

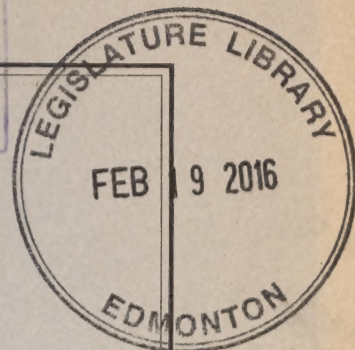
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ANNUAL REPORT
OF THE
Superintendent of Insurance
AND
Fire Commissioner
Alberta

DEPARTMENT OF PROVINCIAL SECRETARY

1948

Published by Direction of
THE HONOURABLE C. E. GERHART
Provincial Secretary



EDMONTON
Printed by A. SHNITKA, KING'S PRINTER
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ANNUAL REPORT
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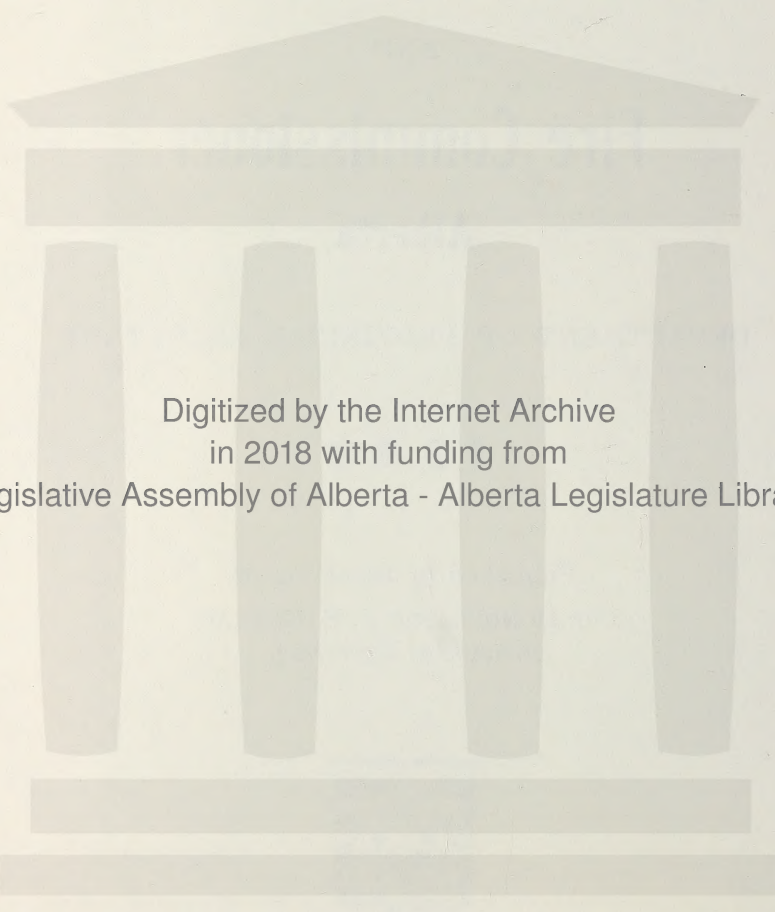
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GOVERNMENT OF THE PROVINCE OF ALBERTA
DEPARTMENT OF THE PROVINCIAL SECRETARY
OFFICE OF THE SUPERINTENDENT OF INSURANCE

Edmonton, September 1, 1949

TO THE HONOURABLE C. E. GERHART,
Provincial Secretary of Alberta,
Edmonton, Alberta.

Dear Sir:

Pursuant to Section 20, Chapter 201, 1942, The Alberta Insurance Act, I have the honour to submit herewith the thirty-sixth Annual Report of the Office of the Superintendent of Insurance for the year ending December 31st, 1948, giving abstracts of the annual statements of insurance companies licensed to do business in Alberta, detailed statements of provincial and extra-provincial companies, together with other data of administration, both with respect to The Alberta Insurance Act and The Real Estate Agents' Licensing Act.

During 1948 the following fifteen companies were licensed for the first time to write insurance in the Province of Alberta:

Alberta General Insurance Company.
Concasco Casualty Insurance Company.
Excess Insurance Company Limited.
Federation Insurance Company of Canada.
The Life Insurance Company of Alberta.
London & Provincial Marine and General Insurance Company Limited.
Milwaukee Mechanics' Insurance Company.
National General Insurance Company.
The Phenix Fire Insurance Company of Paris.
Progressive Insurance Company of Canada.
The Providence Fire Insurance Company.
Providence Underwriters' Agency (of the Providence Washington Insurance Company)
The Saskatchewan Guarantee and Fidelity Company Limited.
Scottish Insurance Corporation Limited.
The Westminster Fire Office of London, England.

There were twelve withdrawals of companies during the year:—

The Baltimore American Insurance Company of New York.
City of New York Insurance Company.
The Franklin Fire Insurance Company of Philadelphia.
The Gibraltar Fire and Marine Insurance Company.
The Homestead Fire Insurance Company.
National General Insurance Company Limited.
National Liberty Insurance Company of America.
National Retailers Mutual Insurance Company.
National-Liverpool Insurance Company.
The New Brunswick Fire Insurance Company.
The Pioneer Insurance Company.
Queen Insurance Company of America.

There was one company whose license was cancelled during the year:—

Home Assurance Company of Canada.

At December 31, 1948, there were 20 Provincial, Extra-Provincial and Foreign Companies licensed under the provisions of The Alberta Insurance Act, classified as follows:—

Accident and Sickness	1
Automobile and Other Classes	1
Fire and Other Classes	4
Fire, Accident and Sickness and Other Classes	2
Fraternal Societies	3
Guarantee	1
Life	1
Mutual Benefit Societies	3
Mutual Fire Insurance Only	1
Mutual Fire and Other Classes	1
Reciprocal or Inter-Insurance Exchanges	1
Underwriters, Members of Lloyd's	1
Total	20

At December 31, 1948, there were 293 Dominion Companies doing business under the Act, classified as follows:—

Accident and Other Classes	6
Accident and Sickness	2
Accident, Sickness and Other Classes	12
Automobile Insurance Only	5
Automobile and Other Classes	3
Fire and Other Classes	139
Fire, Accident, Sickness and Other Classes	43
Fire, Life and Accident, Sickness and Other Classes	2
Fraternal Societies	13
Life Insurance Only	22
Life, Accident and Sickness	8
Life, Accident, Sickness and Other Classes	1
Hail Only	1
Live Stock Insurance Only	1
Mutual Benefit Societies	1
Mutual Fire and Other Classes	8
Reciprocal or Inter-Insurance Exchanges	12
Underwriters' Agencies	10
Miscellaneous	4
Total	293

The following Insurance Adjusters were licensed in 1948:—

EDMONTON:

- Crosland, Peacock & Company*—N. L. Mould, K. J. I. Fraser, W. E. Bragg.
- Henry C. Runte & Company*—H. C. Runte, B. Jackson, F. J. Weist, T. H. Stout-Rycroft, E. G. Clark, R. T. Dean, T. H. Ford.
- Millar and Learmonth*—J. H. Millar, R. J. Glendinning, P. Campbell-Hope, C. E. Learmonth, K. E. Heacock, F. K. Russill, M. A. Abrams.
- The Lilly Adjustment Agency*—A. R. Lilly, R. B. Aubrey.
- George S. Day & Company*—G. S. Day, R. A. Rooney, H. C. Pratt.
- James Taylor Company*—J. Taylor, E. Clarke, J. L. Devoin, H. G. Sharp, G. F. Boyd, C. G. P. Spilsted, R. A. Hicks.
- Glendinning Campbell-Hope & Company*—R. J. Glendinning.

CALGARY:

Kelly-Lucy Adjustment Service—C. F. Kelly, R. E. Lucy, G. M. Kelly.

Crosland, Peacock & Company—C. G. Crosland, N. P. Peacock, L. M. Robb, J. M. Arnold, R. J. Borland, T. K. Summerell.

The Lilly Adjustment Agency—L. D. Lilly.

H. S. Morkill & Company—H. S. Morkill, A. McPhail, R. W. Stewart.

Paterson, Waugh, O'Fallow & Taylor—S. J. Sherlock, J. C. Reid, F. J. Sherlock, A. C. Anderson.

North West Adjustment & Inspection Company Limited—

R. E. Hoover—Hail Certificate only.

A. A. Fredell—Hail Certificate only.

W. A. Steckle—Hail Certificate only.

Frank Fagan—Hail Certificate only.

Robert J. B. Garland, William Tait Wilkinson.

LETHBRIDGE:

Bodard Adjustment Bureau—S. J. Bodard, W. Milroy, H. C. Carbet, J. E. S. Milroy—Medicine Hat, W. E. Scurfield, B. C. R. Hutchinson.

The Lilly Adjustment Agency—E. C. Anderson.

NON-RESIDENT:

S. F. Cross & Company—S. F. Cross, Winnipeg, Manitoba.

James Taylor Company—D. D. Tod, Dawson Creek, B. C.; W. D. Robertson, Dawson Creek, B.C.

There were 3,917 Certificates of Authority to write insurance issued to Agents during the licensing year, February 15th, 1948, to February 15th, 1949. The following statement shows the locations of these Agents and the classes of business for which they were licensed:—

	Life	Fire & Other Classes	Casualty	Hail	Em- ployees	Auto- mobile
Edmonton	318	190	94	19	53	4
Calgary	298	164	118	19	46	10
Lethbridge	57	26	18	33	8	2
Medicine Hat	29	13	6	5	2	1
Red Deer	27	14	2	3	5	1
Wetaskiwin	12	9	0	5	3	2
Drumheller	8	7	2	3	2	1
Towns and Villages	519	1,041	77	487	29	28
Non-Resident	24	58	12	3	0	0
	1,292	1,522	329	577	148	49

Advisory Boards nominated, pursuant to Section 428 of The Alberta Insurance Act, rendered valuable assistance by their decision in the matter of determining and granting or refusal of applications of both Life and other than Life Agents. Appreciation is expressed to representatives of insurers and representatives of agents who gave so freely of their time by attending the many Advisory Board Meetings held.

The following table shows the premium and losses during 1948 within the Province, covering all classes of Insurance except Life:—

Classes of Insurance	Net Premiums Written.	Net Losses Incurred.
Fire	\$ 6,555,102.	\$3,567,248.
Automobile	4,100,867.	2,207,283.
Hail	584,828.	38,883.
Accident and Sickness	1,551,447.	747,194.
Liability	333,293.	96,833.
Guarantee	233,628.	35,880.
Theft	112,684.	18,691.
Plate Glass	58,130.	25,455.
Personal Property	498,437.	417,290.
Miscellaneous	371,132.	254,046.
	<u>\$14,399,548.</u>	<u>\$7,408,803.</u>

The following is a comparison of life insurance premiums collected, disbursements to policyholders and insurance written during the years 1947 and 1948, and a comparison of life insurance at risk as at December 31st, 1947, and as at December 31st, 1948:—

Premiums:

1947.....	\$ 15,726,299.
1948.....	17,183,258.

Disbursements:

1947.....	\$ 5,239,991.
1948.....	5,829,123.

Insurance at Risk:

1947.....	\$553,648,703.
1948.....	621,308,112.

Insurance Written (new issued):

1947.....	\$ 85,865,533.
1948.....	87,104,422.

During the licensing year July 1st, 1948, to June 30th, 1949, 1,041 licenses under The Real Estate Agents' Licensing Act were issued. These included 595 Real Estate agents' licenses and 446 salesmen's licenses. The policy of nominating Advisory Boards, pursuant to Section 6 (4) of The Real Estate Agents' Licensing Act to render decisions in determining the granting or refusal of Real Estate agent's or salesmen's license has been continued as heretofore. In this connection the administration sincerely appreciates the co-operation of the Real Estate agents who contributed materially to the efficient administration of the Act by acting as members at the many Advisory Board Meetings held.

E. R. HUGHES,

Superintendent of Insurance.

THE ALBERTA GENERAL INSURANCE COMPANY

HEAD OFFICE: EDMONTON, ALBERTA

Incorporated March 31, 1948

Commenced Business in Alberta, April 1, 1948

Licensed in the Province of Alberta.

Officers:

R. W. D. Danby, General Manager Edmonton, Alberta
Chas. E. J. Kehoe, Chief Accountant Edmonton, Alberta

Directors:

Ralph R. Moore, John E. Hart, R. W. D. Danby

Auditors: Peat, Marwick, Mitchell & Co., Chartered
Accountants, Edmonton, Alberta.

Deposit with the Government of the Province of
Alberta \$100,000.00

FINANCIAL STATEMENT (December 31, 1948)

ASSETS

(As filed by the Company)

Mortgage loans on real estate (First Liens)	\$ 6,469.48
Book value of bonds, debentures and debenture stocks:	
Not in default	324,040.80
Cash on hand and in banks	92,325.72
Interest	2,127.08
Agents' balances and premiums uncollected:	
Written prior to October 1st, 1948	\$
Written on or after October 1st, 1948	\$ 58,350.68
	<u>\$ 58,350.68</u>
Amount due from reinsurance on losses already paid	58,597.74
All other assets	8,051.12
	<u>Gross Assets</u>
	<u>\$549,962.62</u>
Deduct Assets not admitted	
	<u>Total admitted Assets</u>
	<u><u>\$549,962.62</u></u>

LIABILITIES

Total provision for unpaid claims	\$ 70,698.00
Adjustment expenses of said claims	1,652.76
Total net reserve (carried out at 80%)	239,087.75
Taxes due and accrued	9,428.54
Reinsurance premiums	26,840.92
All other Liabilities	75,121.31
	<u>Total Liabilities, excluding Capital Stock</u>
	<u>\$422,829.28</u>
Reserve fund	\$124,225.87
Surplus in Profit Account	2,907.47
	<u>Excess of Assets over Liabilities (surplus for pro-</u>
tection of policyholders)	<u>127,133.34</u>
	<u>Total Liabilities</u>
	<u><u>\$549,962.62</u></u>

PROFIT AND LOSS ACCOUNT

Net premiums written	\$139,675.89
Reserve of unearned premiums (80%) :	
At beginning of year	\$249,541.80
At end of year	239,087.75
Decrease	\$ 10,454.05
Net premiums earned	\$150,129.94
Net claims incurred	\$ 59,567.40
Net adjustment expenses incurred	3,056.22
Commissions	62,256.68
Taxes	7,941.20
Salaries, fees and travelling expenses	61,794.36
All other expenses	25,626.26
Total claims and expenses	\$220,242.12
Commission on reinsurance (earned)	\$ 67,621.76
Underwriting loss	2,490.42
Other revenue	\$ 8,419.42
Other expenditure	3,021.53
	5,397.89
Net profit for the year	2,907.47

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of Assets over Liabilities (excluding Capital Stock from Liabilities) at beginning of year	\$135,402.09
Net profit for the year	2,907.47
	\$138,309.56
Deduct increase in unadmitted ledger assets	11,176.22
Surplus of Assets over Liabilities (excluding Capital Stock from Liabilities) at end of year	\$127,133.34

EXHIBITS OF PREMIUMS IN FORCE (IN CANADA)

FIRE:

Gross in force at end of March 31, 1948	\$
Taken in 1948 (new and renewed)	\$
Ceased in 1948 (including renewed)	\$
Gross in force at end of 1948	\$
Reinsurance	\$
Net in force at end of 1948	\$596,898.09

THE ALBERTA LIFE AND ACCIDENT INSURANCE COMPANY LIMITED

HEAD OFFICE: 200A GRAIN EXCHANGE BUILDING, CALGARY, ALBERTA

Incorporated, May, 1907. Commenced Business in Alberta
October 11, 1911.

Licensed in the Province of Alberta

Officers:

J. D. D. Spence, President and General Manager,
Calgary, Alberta
M. E. Harkley, Secretary Calgary, Alberta || Irene Sandercock, Treasurer | Calgary, Alberta |

Directors:

James D. D. Spence, Irene Sandercock, Allan J. Spence, F. H. Russell, Pauline Sutherland, W. Clement, W. W. Ferguson, C. H. Marshall, M. E. Harkley.

Auditors: Eric Richardson & Graves, Chartered Accountants,
Calgary, Alberta.

Deposit with the Government of the Province of
Alberta\$15,000.00

CAPITAL STOCK

Amount of Capital Stock authorized\$1,000,000.00
Number of Shares—5,000 Ordinary, Par Value, \$100.00
5,000 Preferred, Par Value, \$100.00

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	\$238,400.00	\$31,212.50
Capital stock at end of year	\$238,400.00	\$31,212.50

FINANCIAL STATEMENT (DECEMBER 31, 1948)

ASSETS

(As filed by the Company—Examined January 25, 1949)

Book value of bonds, debentures and debenture stocks:

Not in default	\$ 47,773.05	
In default	2,700.00	
		\$ 50,473.05
Cash on hand and in banks		377.39
Interest accrued		479.49
All other assets		220.00
Gross assets		\$ 51,549.92
Deduct assets not admitted		6,888.68
Total admitted assets		\$ 44,661.24

LIABILITIES

Total provisions for unpaid claims	\$ 543.09
Total net reserve (carried out at 100%)	1,946.45
Expenses due and accrued	125.00
Taxes due and accrued	130.43
All other liabilities	480.00
Total liabilities, excluding capital stock	\$ 3,224.97
Capital stock paid in cash	\$ 31,212.50
Surplus in profit and loss account	13,556.02
Less bonds and debentures in default	2,700.00
Furniture and Fixtures not admitted	632.25
Excess of assets over liabilities (surplus for pro- tection of policyholders)	\$ 41,436.27
Total liabilities	\$ 44,661.24

PROFIT AND LOSS ACCOUNT

Net premiums written		\$ 6,521.25
Reserve of unearned premiums (80%) :		
At beginning of year	\$ 2,109.85	
At end of year	1,946.45	
Decrease		163.40
Net premiums earned		\$ 6,684.65
Net claims incurred		\$ 2,676.32
Net adjustment expenses incurred		
Commissions		332.65
Taxes		380.87
Salaries, fees and travelling expenses		4,669.47
All other expenses		1,541.28
Total claims and expenses		\$ 9,600.59
Underwriting loss		\$ 2,915.94
Other revenue	\$ 3,038.71	
Other expenditures	2,059.37	
		979.34
Net loss for the year		\$ 1,936.60

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital from liabilities) at beginning of year	\$ 42,472.71
Increase in paid-up capital	\$
Net loss for the year	1,936.60
	\$ 40,536.11
Add decrease in unadmitted ledger, bonds in default	\$ 225.00
Add decrease in liability re: Unpaid salary, commission and expense	675.16
	900.16
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	\$ 41,436.27

EXHIBITS OF PREMIUMS (IN CANADA)

ACCIDENT AND SICKNESS:

Gross in force at end of 1947	\$ 7,392.25
Taken in 1948 (new and renewed)	6,521.25
Ceased in 1948 (including renewed)	7,392.25
Gross in force at end of 1948	6,521.25
Reinsurance	
Net in force at end of 1948	6,521.25

CANADA WEST INSURANCE COMPANY

HEAD OFFICE: 10343 WHYTE AVENUE, EDMONTON, ALBERTA

Incorporated, March 27, 1946.

Commenced Business in Alberta, May 6, 1946.

Licensed in the Province of Alberta.

Officers:

W. E. Bullock, President	Taber, Alberta
Frank O'Sullivan, Vice-President	Lethbridge, Alberta
Michael H. Ponich, Secretary	Two Hills, Alberta
John C. Landeryou, General Manager	Lethbridge, Alberta
R. S. Lee, Treasurer	Barnwell, Alberta

Directors:

John C. Landeryou, M. H. Ponich, W. E. Bullock, R. S. Lee,
G. F. Tollestrup, F. O'Sullivan, W. Miller, A. K. Olive, S. A.
Fraser.

Auditors: Patriquin, Duncan, McClary, McClary & King, Char-
tered Accountants, Edmonton, Alberta.

Deposit with the Government of the Province of
Alberta \$30,000.00

CAPITAL STOCK

Amount of capital stock authorized \$500,000.00

Number of Shares: 5,000, Par Value, \$1,000.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	\$54,000.00	\$27,900.00
Capital stock at end of year	\$54,000.00	\$27,900.00

FINANCIAL STATEMENT (DECEMBER 31, 1948)

ASSETS

(As filed by the Company. Examined June 10, 1948)

Loans secured by bonds, stocks and other collateral	\$ 9,277.40
Book value of bonds, debentures and debenture stocks:	
Not in default	11,974.81
Cash on hand and in banks	69,495.54
Interest	105.00
Agents' balances and premiums uncollected:	
Written prior to October 1, 1948	\$ 14,693.86
Written on or after October 1, 1948	41,593.85
	56,287.71
All other assets	17,601.24
Gross assets	\$164,741.70
Deduct assets not admitted	26,139.69
Total admitted assets	\$138,602.01

LIABILITIES

Total provision for unpaid claims	\$ 84,063.20
Adjustment expenses of said claims	8,296.63
Total net reserve (carried out at 80%)	133,302.34
Reserve under unlicensed reinsurance unsecured	16,311.82
Expenses due and accrued	896.69
Taxes due and accrued	4,323.60
Return premiums and balances due agents	581.23
Total liabilities excluding capital stock	\$247,775.51
Capital stock paid in cash	\$ 27,900.00
Capital surplus—forfeited shares	1,800.00
Deficit in loss account	138,873.50
Excess of assets over liabilities (surplus for pro- tection of policyholders)	\$109,173.50
Total liabilities	\$138,602.01

NOTE:—Since the Date of the foregoing statement, Canada West Insurance
Company has increased its paid-up capital to \$113,500.00.

PROFIT AND LOSS ACCOUNT

Net premiums written	\$296,188.99
Reserve of unearned premiums (80%) :	
At beginning of year	\$ 28,931.37
At end of year	133,302.34
Increase	104,370.97
Net premiums earned	\$191,818.02
Net claims incurred	137,875.89
Net adjustment expenses incurred	16,506.33
Commissions	84,426.85
Taxes	4,395.85
Salaries, fees and travelling expenses	22,688.88
All other expenses	8,956.89
Total claims and expenses	\$274,850.69
Underwriting loss	83,032.67
Other revenue	\$ 702.88
Other expenditure	
	\$ 702.88
Net loss for the year	\$ 82,329.79

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$ 8,934.42
Net loss for the year	82,329.79
	\$ 73,395.37
Add increase in unadmitted ledger assets	\$ 20,843.58
Add increase in unlicensed reinsurance unsecured	\$ 14,934.55
	\$ 35,778.13
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	\$109,173.50

EXHIBITS OF PREMIUMS IN FORCE (IN CANADA)

AUTOMOBILE:

Gross in force at end of 1947	\$ 54,949.34
Taken in 1948 (new and renewed)	349,740.66
Ceased in 1948 (including renewed)	97,352.10
Gross in force at end of 1948	307,337.90
Reinsurance	20,875.49
Net in force at end of 1948	286,462.41

INLAND TRANSPORTATION:

Gross in force at end of 1947	\$ 5,700.64
Taken in 1948 (new and renewed)	13,653.57
Ceased in 1948 (including renewed)	6,139.83
Gross in force at end of 1948	13,214.38
Reinsurance	
Net in force at end of 1948	13,214.38

LIFE INSURANCE COMPANY OF ALBERTA

HEAD OFFICE: EDMONTON, ALBERTA

Incorporated, March 31st, 1948.

Commenced Business in Alberta, April 1st, 1948.

Licensed in the Province of Alberta.

Officers:

R. M. Marven, General Manager	Edmonton
J. Garrett, Chairman of Board	Edmonton
R. B. Croydon, Secretary	Edmonton
J. Turnbull, Consultant	Edmonton
K. J. Preston, Treasurer	Edmonton

Directors:

J. Garrett, F. Winspear, K. MacKenzie, F. Stewart, R. M. Marven.

Auditors: Provincial Audit Department, Edmonton, Alberta.

Winspear, Hamilton, Anderson & Company, Edmonton, Alberta.

Deposit with the Government of the Province of

Alberta\$100,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1948)

ASSETS

(As filed by the Company)

Loans on policies and other amounts by the Company's policies in force	\$ 3,516.80
Book value of bonds, debentures and debenture stocks	137,923.71
Cash on hand and in banks	14,512.69
All other ledger assets	500,000.00
Total ledger assets at book value	\$655,953.20
Deduct excess of total book value of ledger assets over total authorized value	915.04
Total ledger assets at authorized value	\$655,038.16
Total interest, dividends and rents due and accrued	1,166.69
Total net premiums due and uncollected and deferred	12,869.98
All other non-ledger assets	9,712.82
Total assets	\$678,787.65
Deduct assets not admitted	9,712.82
Total admitted assets	\$669,074.83

LIABILITIES

Net reserve under assurance, annuity and other contracts in force for payments not due, etc.	\$154,610.00
Amounts left with the Company at interest including interest accumulations thereon	9,290.37
Received from policyholders in advance:— Premiums	1,114.17
Provision for profits to policyholders payable in the year fol- lowing date of account	166.70
Provincial, municipal and other taxes due and accrued	378.33
Salaries, rents and office expenses due and accrued	185.00
Borrowed money	50,000.00
Special reserves for Non-par contracts Cm. (5) 3½ %	65,400.00
Special additional Res. for Non-par contracts Cm. (5) 3½ %	17,133.00
All other liabilities	3,487.16
Total liabilities	\$301,764.73

INCOME

Total net premium income and consideration for annuities	\$ 68,691.41
Amounts left with the Company at interest	4,736.16
Interest, dividends and rents	3,579.65
Advances made to agents in previous years and recovered during the year	205.94
Income from all other sources:—	
Charges to agents for not taken policies	15.50
Total income	<u>\$ 77,228.66</u>

DISBURSEMENTS

Total net disbursements under assurance, annuity and sinking fund contracts	\$ 3,705.51
Amounts left with the Company at interest	1,183.16
Taxes, licenses and fees:—	
Licenses and fees	\$ 330.00
Other taxes	182.25
	<u>\$ 512.25</u>
Head office expenses:—	
Salaries	\$ 15,915.31
Auditors' fees	400.00
Travelling expenses	1,532.60
Miscellaneous	992.45
	<u>\$ 18,840.36</u>
Branch office and agency expenses:—	
Assurance commissions:	
First year — ordinary	\$ 9,796.68
Renewal — ordinary	1,532.83
Salaries	7,233.84
Advances made to agents	6,263.81
Travelling expenses	2,345.69
Rent	411.00
Miscellaneous	2,118.04
	<u>\$ 29,701.89</u>
All other expenses:	
Advertising	\$ 1,562.66
Books and periodicals	384.16
Telegrams and telephones	733.56
Medical fees	2,031.00
Office furniture	3,507.16
Postage	687.07
Printing and stationery	7,618.30
Staff pension fund	171.00
Miscellaneous	2,180.31
	<u>\$ 18,875.22</u>
All other disbursements:—	
From death claims deferred to amounts left with Company at interest	795.33
Interest paid:—	
Other	\$ 117.45
	<u>\$ 117.45</u>
Total disbursements	<u><u>\$ 73,731.17</u></u>

MERCHANTS AND TRADERS ASSURANCE COMPANY

HEAD OFFICE: CALGARY, ALBERTA.

Incorporated, April 5th, 1917.

Commenced Business in Alberta, April 5th, 1917.

Licensed in the Province of Alberta.

Officers:

J. O. Miller, President	Calgary, Alberta
F. L. Watt, Vice-President	Calgary, Alberta
Mrs. E. J. Dunham, Secretary-Treasurer	Calgary, Alberta

Directors:

J. O. Miller, A. Young, Mrs. E. J. Dunham, F. L. Watt, H. M. Martin, J. H. Ure, C. Anderson.

Auditors: Richardson & Graves, Chartered Accountants.

Deposit with the Government of the Province of

Alberta\$10,088.56

CAPITAL STOCK

Amount of capital stock authorized\$500,000.00

Number of Shares: 10,000, Par Value, \$50.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year.....	\$200,200.00	\$25,000.00
Calls on capital received during year.....		
Capital stock at end of year.....	200,200.00	25,000.00
Total amount paid as premiums on capital stock, December 31st, 1948		\$

FINANCIAL STATEMENT (DECEMBER 31, 1948)

ASSETS

(As filed by the Company. Examined, January 27, 1949)

Book value of bonds, debentures and debenture stocks:—

In default\$ 33,418.39

Cash on hand and in banks 1,869.10

Interest accrued

Agents' balances and premiums uncollected:—

Written prior to October 1st, 1948\$

Written on or after October 1st, 1948 10,489.18

Premiums due from reinsuring companies:—

Written prior to October 1st, 1948\$

Written on or after October 1st, 1948\$ 10,489.18

Amount due for reinsurance on losses already paid 80.57

All other assets\$

Gross assets\$ 45,857.24

Deduct assets not admitted

Total admitted assets\$ 45,857.24

LIABILITIES

Total provision for unpaid claims\$

Total net reserve (carried out at 80%) 86.30

Cash dividends to Shareholders:—

Due and unpaid 10.00

Expenses due and accrued 300.00

Taxes due and accrued 227.32

Reinsurance premiums 8,551.23

All other liabilities 450.00

Total liabilities excluding capital stock\$ 9,624.85

Capital stock paid in cash.....\$ 25,000.00

Surplus in profit account 11,232.39

Excess of assets over liabilities (surplus for protection of
policyholders)\$ 36,232.39

Total liabilities\$ 45,857.24

PROFIT AND LOSS ACCOUNT

Net premiums written\$ 3,327.51

Reserve of unearned premiums (80%):

At beginning of year.....\$ 100.14

At end of year 86.30

Decrease 13.84

Net premiums earned\$ 3,341.35

Commissions		69.41
Taxes		3.45
Salary, fees and travelling expenses		3,669.67
All other expenses		185.13
Total claims and expenses		\$3,927.66
Underwriting loss		\$ 586.31
Other revenue	\$ 1,194.22	
Other expenditures	212.77	
		981.45
Net profit for the year		\$ 395.14

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$ 14,648.35
Net profit for the year	395.14
	\$ 15,043.49
Adjustment of Income Taxes re: Prior years	11.10
	\$ 15,032.39
Deduct increase in unadmitted ledger assets	3,800.00
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	\$ 11,232.39

EXHIBITS OF PREMIUMS (IN CANADA)

FIRE:

Gross in force at end of 1947	\$ 56,484.88
Taken in 1948 (new and renewed)	29,830.81
Ceased in 1948 (including renewed)	26,594.60
Gross in force at end of 1948	59,721.09
Reinsurance	59,721.09
Net in force at end of 1948	

AUTOMOBILE:

Gross in force at end of 1947	\$ 29,211.13
Taken in 1948 (new and renewed)	19,610.23
Ceased in 1948 (including renewed)	29,211.13
Gross in force at end of 1948	19,610.23
Reinsurance	19,610.23
Net in force at end of 1948	

FIDELITY:

Gross in force at end of 1947	\$ 200.28
Taken in 1948 (new and renewed)	200.10
Ceased in 1948 (including renewed)	227.78
Gross in force at end of 1948	172.60
Reinsurance	
Net in force at end of 1948	172.60

WESTERN UNION INSURANCE COMPANY

HEAD OFFICE: 229 - EIGHTH AVENUE WEST, CALGARY, ALBERTA.

Incorporated, February 16th, 1940.

Commenced Business in Alberta, March 20th, 1940.

Licensed in the Province of Alberta, British Columbia and Saskatchewan.

Officers:

Frank R. Freeze, President	Calgary, Alberta
Robert D. Freeze, Vice-President	Calgary, Alberta
David J. Freeze, Secretary	Calgary, Alberta
Frank R. Freeze, General Manager	Calgary, Alberta
David J. Freeze, Treasurer	Calgary, Alberta

Directors

Frank R. Freeze, Robert D. Freeze, M. McKenzie, W. G. Peterson,
Howard F. Freeze, C. M. Freeze, Roy J. Widney, David J.
Freeze, L. C. Jackson.

Auditors: C. V. Milne, Chartered Accountant, Calgary, Alberta.

Deposit with the Government of the Province of

Alberta \$15,000.00

CAPITAL STOCK

Amount of capital stock authorized \$500,000.00

Number of Shares: 5,000, Par Value, \$100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	\$500,000.00	\$100,000.00
Calls on capital received during year		
Capital stock at end of year	500,000.00	100,000.00
Total amount paid as premiums on capital stock, December 31, 1948		4,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1948)

ASSETS

(As filed by the Company. Examined, August 10, 1948)

Mortgage loans on real estate (first liens)	\$ 8,750.08
Book value of bonds, debentures and debenture stocks:	
Not in default	404,397.50
Cash on hand and in banks	64,550.45
Interest accrued	2,785.99
Agents' balances and premiums uncollected:	
Written prior to October 1, 1948	\$
Written on or after October 1st, 1948	\$ 65,321.22
Premiums due from reinsuring companies:	
Written prior to October 1, 1948	\$
Written on or after October 1, 1948	\$ 836.63
	\$ 66,157.95
Amount due for reinsurance on losses already paid	6,198.28
All other assets	8,085.90
Gross assets	\$560,926.15
Deduct assets not admitted	14,723.57
Total admitted assets	<u>\$546,202.58</u>

LIABILITIES

Total provision for unpaid claims	\$125,817.97
Adjustment expenses of said claims	10,673.11
Present value of claims payable by instalments not yet due	
Total net reserve (carried out at 80%)	197,456.18
Taxes due and accrued	11,654.54
Reinsurance premiums	3,209.17
All other liabilities	21,046.72
Total liabilities excluding capital stock	\$369,857.69
Capital stock paid in cash	\$100,000.00
Premium on capital stock	4,000.00
Surplus in profit account	72,344.89
Excess of assets over liabilities (surplus for protection of policyholders)	<u>\$176,344.89</u>
Total liabilities	<u>\$546,202.58</u>

PROFIT AND LOSS ACCOUNT

Net premiums written	\$352,526.89
Reserve of unearned premiums (80%) :	
At beginning of year	\$194,421.23
At end of year	197,456.18
Increase	\$ 3,034.95
Net premiums earned	\$349,491.94
Net claims incurred	206,670.23
Net adjustment expenses incurred	20,598.08
Commissions	80,433.39
Taxes	9,800.87
Salary, fees and travelling expenses	3,453.02
Management fees	19,904.92
All other expenses	4,404.56
Total claims and expenses	\$345,265.07
Underwriting profit	\$ 4,226.87
Other revenue	\$ 14,981.73
Other expenditures	6,764.22
	\$ 8,217.51
Net profit for the year	\$ 12,444.38

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$174,731.85
Increase in paid-up capital	
Net profit for the year	12,444.38
	\$187,176.23
Deduct increase in unadmitted ledger assets	\$ 10,831.34
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	\$176,344.89

EXHIBITS OF PREMIUMS (IN CANADA)

FIRE:

Gross in force at end of 1947	\$359,927.80
Taken in 1948 (new and renewed)	212,982.61
Ceased in 1948 (including renewed)	192,221.62
Gross in force at end of 1948	380,688.79
Reinsurance	144,722.28
Net in force at end of 1948	235,966.51

AUTOMOBILE:

Gross in force at end of 1947	\$217,571.74
Taken in 1948 (new and renewed)	295,132.46
Ceased in 1948 (including renewed)	263,871.31
Gross in force at end of 1948	248,832.89
Reinsurance	6,085.19
Net in force at end of 1948	242,747.70

ACCIDENT AND SICKNESS:

Gross in force at end of 1947	\$ 2,369.76
Taken in 1948 (new and renewed)	1,901.25
Ceased in 1948 (including renewed)	2,583.71
Gross in force at end of 1948	1,687.30
Reinsurance	45.32
Net in force at end of 1948	1,641.98

PUBLIC LIABILITY:

Gross in force at end of 1947	\$ 1,198.69
Taken in 1948 (new and renewed)	335.12

Ceased in 1948 (including renewed)	\$ 894.98
Gross in force at end of 1948	638.83
Reinsurance	6.70
Net in force at end of 1948	632.13
GUARANTEE:	
Gross in force at end of 1948	\$ 2,615.04
Taken in 1948 (new and renewed)	6,175.15
Ceased in 1948 (including renewed)	3,020.89
Gross in force at end of 1948	5,782.28
Reinsurance	1,479.31
Net in force at end of 1948	4,289.97
INLAND TRANSPORTATION:	
Gross in force at end of 1947	\$ 2,647.25
Taken in 1948 (new and renewed)	2,009.51
Ceased in 1948 (including renewed)	2,831.47
Gross in force at end of 1948	1,825.29
Reinsurance	
Net in force at end of 1948	1,825.29
PERSONAL PROPERTY FLOATER:	
Gross in force at end of 1947	\$ 3,643.33
Taken in 1948 (new and renewed)	344.87
Ceased in 1948 (including renewed)	707.92
Gross in force at end of 1948	3,280.28
Reinsurance	134.62
Net in force at end of 1948	3,145.66
PLATE GLASS:	
Gross in force at end of 1947	\$ 1,312.79
Taken in 1948 (new and renewed)	736.32
Ceased in 1948 (including renewed)	804.60
Gross in force at end of 1948	1,244.51
Reinsurance	
Net in force at end of 1948	1,244.51
GENERAL PROPERTY FLOATER:	
Gross in force at end of 1947	\$ 1,688.65
Taken in 1948 (new and renewed)	1,247.40
Ceased in 1948 (including renewed)	1,082.53
Gross in force at end of 1948	1,853.52
Reinsurance	254.93
Net in force at end of 1948	1,598.59
THEFT:	
Gross in force at end of 1947	\$ 2,452.10
Taken in 1948 (new and renewed)	1,220.55
Ceased in 1948 (including renewed)	2,223.80
Gross in force at end of 1948	1,448.85
Reinsurance	
Net in force at end of 1948	1,448.85

CANADIAN HOME ASSURANCE COMPANY

HEAD OFFICE: 276 ST. JAMES STREET WEST, MONTREAL, QUEBEC.

Incorporated, April 28th, 1928.

Commenced Business in Alberta, August 26th, 1943.

Licensed in the Province of Alberta, British Columbia,
Saskatchewan, Ontario and Quebec.

Officers:

Max Wollner, Managing Director	Montreal, Quebec
R. H. Saulnier, Vice-President	Montreal, Quebec
George Cowie, Secretary-Treasurer	Montreal, Quebec

Directors

G. S. Challies, Owen Loble, J. G. Porteous, R. E. Schofield,
Max Wollner.

Auditors: Kent, Thompson & Co., Montreal, Quebec.

Deposit with the Government of the Province of
Alberta\$20,000.00

CAPITAL STOCK

Amount of capital stock authorized	\$500,000.00
Number of Shares: A—40,000, Par Value, \$ 5.00	
B— 3,000, Par Value, \$100.00	
	Amount Amount
	subscribed for paid in cash
Capital stock at beginning of year	\$300,000.00 \$113,905.00
Calls on capital received during year \$	\$ 71,575.00
Capital stock issued during year	\$100,000.00 \$ 60,000.00
Capital stock at end of year	\$400,000.00 \$245,480.00
Total amount paid as premiums on capital stock at beginning of year	\$
Amount received during the year	60,000.00
Total amount paid to December 31st, 1948	60,000.00

FINANCIAL STATEMENT (DECEMBER 31st, 1948)

ASSETS

(As Filed by the Company)

Mortgage loans on real estate (first liens)	\$ 1,250.00
Book value of bonds, debentures and debenture stocks:	
Not in default	\$630,611.00
Book value of stocks	113,182.28
Cash on hand and in banks	117,349.79
Interest	6,358.69
Agents' balances and premiums uncollected:	
Written prior to October 1st, 1948	\$
Written on or after October 1st, 1948	50,452.59
	\$ 50,452.59
All other assets	6,440.00
	Gross assets
	\$925,644.35
Deduct assets not admitted	
Total admitted assets	\$925,644.35

LIABILITIES

Total provision for unpaid claims	\$156,884.00
Adjustment expenses of said claims	1,861.00
Present value of claims payable by instalments not yet due	10,000.00
Total net reserve (carried out at 80%)	192,719.32
Expenses due and accrued	573.71
Taxes due and accrued	12,000.00
Reinsurance premiums	11,171.77
Return premiums and balances due agents	201.85
Investment reserves	18,422.66
All other liabilities	156,223.58
	Total liabilities excluding capital stock
	\$560,057.89
Capital stock paid in cash	\$245,480.00
Surplus in profit account	120,106.46
Excess of assets over liabilities (surplus for protection of policyholders)	\$365,586.46
Total liabilities	\$925,644.35

PROFIT AND LOSS ACCOUNT

Net premiums written	\$392,158.08
Reserve of unearned premiums (80%) :	
At beginning of year	\$189,014.45
At end of year	192,719.32
Increase	\$ 3,704.87
Net premiums earned	388,453.21
Net claims incurred	\$223,511.70
Net adjustment expenses incurred	18,920.19
Commissions	96,127.53
Taxes	12,579.35
Salaries, fees and travelling expenses	35,079.60
All other expenses	16,699.56
Total claims and expenses	402,917.93
Underwriting loss	14,464.72
Other revenue	\$ 14,812.24
Other expenditure	33,978.99
	\$ 19,166.75
Net loss for the year	\$ 33,631.47

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$207,642.93
Increase in paid-up capital stock	\$131,575.00
Premium on capital stock received in cash	60,000.00
Net profit for the year	\$191,575.00
	\$399,217.93
Net loss for the year	\$ 33,631.47
	\$365,586.46
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	365,586.46

EXHIBITS OF PREMIUMS IN FORCE (IN CANADA)

FIRE:

Gross in force at end of 1947	\$259,191.75
Taken in 1948 (new and renewed)	192,701.03
Ceased in 1948 (including renewed)	157,813.41
Gross in force at end of 1948	294,079.37
Reinsurance	104,831.78
Net in force at end of 1948	189,247.59

AUTOMOBILE:

Gross in force at end of 1947	\$318,731.67
Taken in 1948 (new and renewed)	477,192.36
Ceased in 1948 (including renewed)	450,285.51
Gross in force at end of 1948	345,638.52
Reinsurance	59,576.86
Net in force at end of 1948	286,061.66

ACCIDENT — PERSONAL:

Gross in force at end of 1947	94.00
Taken in 1948 (new and renewed)	228.00
Ceased in 1948 (including renewed)	124.00
Gross in force at end of 1948	198.00
Reinsurance	\$
Net in force at end of 1948	198.00

ACCIDENT — PUBLIC LIABILITY:

Gross in force at end of 1947	\$ 4,651.10
Taken in 1948 (new and renewed)	3,072.09
Ceased in 1948 (including renewed)	4,241.79
Gross in force at end of 1948	3,481.40
Reinsurance	806.38
Net in force at end of 1948	2,675.02

ACCIDENT — EMPLOYERS' LIABILITY:

Gross in force at end of 1947	\$ 1,810.44
Taken in 1948 (new and renewed)	1,392.87
Ceased in 1948 (including renewed)	1,555.55
Gross in force at end of 1948	1,647.76
Reinsurance	426.40
Net in force at end of 1948	1,221.36

ACCIDENT AND SICKNESS:

Gross in force at end of 1947	\$ 55.00
Taken in 1948 (new and renewed)	55.00
Ceased in 1948 (including renewed)	55.00
Gross in force at end of 1948	55.00
Reinsurance .....	.....
Net in force at end of 1948	55.00

BOILER:

Gross in force at end of 1947	\$ 85.75
Taken in 1948 (new and renewed) .....	.....
Ceased in 1948 (including renewed)	85.75
Gross in force at end of 1948 .....	.....
Reinsurance .....	.....
Net in force at end of 1948 .....	.....

FIDELITY:

Gross in force at end of 1947	\$ 129.00
Taken in 1948 (new and renewed)	93.82
Ceased in 1948 (including renewed)	129.00
Gross in force at end of 1948	93.82
Reinsurance	37.50
Net in force at end of 1948	56.32

SURETY:

Gross in force at end of 1947	\$ 1,055.00
Taken in 1948 (new and renewed)	1,035.00
Ceased in 1948 (including renewed)	1,180.00
Gross in force at end of 1948	910.00
Reinsurance .....	.....
Net in force at end of 1948	910.00

PLATE GLASS:

Gross in force at end of 1947	\$ 27,947.02
Taken in 1948 (new and renewed)	15,707.11
Ceased in 1948 (including renewed)	16,856.88
Gross in force at end of 1948	26,797.25
Reinsurance .....	.....
Net in force at end of 1948	26,797.25

THEFT:

Gross in force at end of 1947	\$ 2,362.63
Taken in 1948 (new and renewed)	2,720.68
Ceased in 1948 (including renewed)	2,219.68
Gross in force at end of 1948	2,863.63
Reinsurance .....	.....
Net in force at end of 1948	2,863.63

THE RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 407 SCOTT BLOCK, WINNIPEG, MANITOBA.

Incorporated, 1905.

Commenced Business in Alberta, January, 1916.

Licensed in the Province of Alberta, Saskatchewan and Manitoba.

Officers:

J. B. Sinclair, President	Winnipeg, Manitoba
Chas. McDiarmid, Vice-President	Winnipeg, Manitoba
Hector J. Craig, Secretary	Winnipeg, Manitoba
H. Cameron, Treasurer	Winnipeg, Manitoba

Directors

J. A. McDonald, J. A. Godfrey, J. E. McFee, Roy McIlbrath,
A. G. Molstad, B. F. Sine.

Auditors: Thornton, Milne & Campbell, Chartered Accountants,
Winnipeg, Manitoba.

Deposit with the Government of the Province of
Alberta\$11,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1948)

ASSETS

(As filed by the Company)

Book value of bonds, debentures and debenture stocks:	
Not in default	\$126,475.00
Cash on hand and in banks	18,427.38
All other assets	21,090.78
Gross assets	\$165,993.16
Deduct assets not admitted	1,080.63
Total admitted assets	\$164,912.53

LIABILITIES

Total provision for unpaid claims	\$ 184.08
Investment reserves	22,441.20
All other liabilities	87,551.96
Total liabilities excluding capital stock	\$110,177.24
Reserve fund	\$ 17,000.00
Surplus in profit account	37,735.29
Excess of assets over liabilities (surplus for protection of policyholders)	\$ 54,735.29
Total liabilities	\$164,912.53

PROFIT AND LOSS ACCOUNT

Net premiums written	\$ 12,528.71
Net premiums earned	12,528.71
Net claims incurred	8,327.43
Net adjustment expenses incurred	94.19
Taxes	911.82
Salaries, fees and travelling expenses	385.30
Management fee	\$ 3,900.00
All other expenses	933.96
Total claims and expenses	\$ 14,552.70

Underwriting loss	\$ 2,023.99
Other revenue	\$ 4,133.04
Reserve for fire losses, 1947	8,958.16
Reserve for fire losses, December 31, 1948	\$ 11,067.21

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from		
Unpaid losses	\$ 184.08	
liabilities) at beginning of year		\$ 56,000.00
Office equipment	340.63	
Government licenses prepaid, 1949	740.00	
		\$ 1,264.71
Surplus of assets over liabilities (excluding capital stock from		
liabilities) at end of year		\$ 54,735.29

ROYAL PLATE GLASS AND GENERAL INSURANCE COMPANY OF CANADA

HEAD OFFICE: 535 HOMER STREET, VANCOUVER, BRITISH COLUMBIA

Incorporated, October, 1906.

Commenced Business in Alberta, February 5th, 1943.

Licensed in the Province of Alberta and British Columbia.

Officers:

John R. Cooney, President	Newark, New Jersey
William R. Rearden, Vice-President	Newark, New Jersey
Frank Parsons, General Manager and Secretary	Vancouver, B.C.
Charles W. Payne, Treasurer	Newark, New Jersey

Directors:

E. E. Buckerfield, F. E. Chadwick, W. S. Charlton, J. R. Cooney, T. S. Dixon, F. O. Hodgson, F. Parsons, W. B. Rearden, F. W. Sullivan, P. S. Young.
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Auditors: Peat, Marwick, Mitchell & Co., Chartered Accountants,
Edmonton, Alberta.; Joseph Frogett & Company, Incorporated,
Public Accountants and Auditors, New York, N.Y.

Deposit with the Government of the Province of Alberta,
\$25,000.00.

CAPITAL STOCK

Amount of capital stock authorized	\$1,000,000.00
Number of shares, 10,000. Par value, \$100.00.	

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	\$100,000.00	\$100,000.00
Capital stock at end of year	\$100,000.00	\$100,000.00
Total amount paid as premiums on capital stock, December 31, 1948		\$200,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1948)

ASSETS

(As filed by the Company)

Book value of bonds, debentures and debenture stocks:	
Not in default	\$369,222.78
Cash on hand and in banks	33,785.58
Interest accrued	3,035.00
Agents' balances and premiums uncollected:	
Written prior to October 1, 1948	\$
Written on or after October 1, 1948	36,954.26
	<u>36,954.26</u>
Amount due from reinsurance on losses already paid	8,182.85
Gross assets	<u>\$451,180.47</u>
Total admitted assets	<u>\$451,180.47</u>

LIABILITIES

Expenses due and accrued	\$ 100.00
Taxes due and accrued	1,590.96
Reinsurance premiums	36,954.26
Total liabilities excluding capital stock	<u>\$ 38,645.22</u>
Capital stock paid in cash	\$100,000.00
Surplus in profit account	312,535.25
Excess of assets over liabilities (surplus for protection of policyholders)	<u>\$412,535.25</u>
Total liabilities	<u>\$451,180.47</u>

PROFIT AND LOSS ACCOUNT

Salaries, fees and travelling expenses	\$ 2,072.45
All other expenses	260.04
Total claims and expenses	<u>\$ 2,332.49</u>
Underwriting loss	2,332.49
Other revenues	\$ 11,005.21
Other expenditure	3,312.46
	<u>\$ 7,692.75</u>
Net profit for the year	<u>\$ 5,360.26</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$307,174.99
Net profit for the year	5,360.26
	<u>\$312,535.25</u>
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	<u>\$312,535.25</u>

EXHIBIT OF PREMIUMS IN FORCE (IN CANADA)

FIRE:	
Gross in force at end of 1947	\$137,164.75
Taken in 1948 (new and renewed)	46,372.35
Ceased in 1948 (including renewed)	59,147.70
Gross in force at end of 1948	124,389.40
Reinsurance	124,389.40
Net in force at end of 1948 .....	.....
AUTOMOBILE:	
Gross in force at end of 1947	\$116,440.44
Taken in 1948 (new and renewed)	181,017.44
Ceased in 1948 (including renewed)	152,236.29
Gross in force at end of 1948	145,221.59
Reinsurance	145,221.59
Net in force at end of 1948 .....	.....

ACCIDENT — PERSONAL:

Gross in force at end of 1947	\$ 86.84
Taken in 1948 (new and renewed)	65.00
Ceased in 1948 (including renewed)	91.84
Gross in force at end of 1948	60.00
Reinsurance	60.00
Net in force at end of 1948	

ACCIDENT — PUBLIC LIABILITY:

Gross in force at end of 1947	\$ 428.10
Taken in 1948 (new and renewed)	
Ceased in 1948 (including renewed)	415.60
Gross in force at end of 1948	12.50
Reinsurance	12.50
Net in force at end of 1948	

GUARANTEE FIDELITY:

Gross in force at end of 1947	\$ 427.96
Taken in 1948 (new and renewed)	406.65
Ceased in 1948 (including renewed)	116.45
Gross in force at end of 1948	718.16
Reinsurance	718.16
Net in force at end of 1948	

PERSONAL PROPERTY:

Gross in force at end of 1947	\$ 92,628.60
Taken in 1948 (new and renewed)	22,649.59
Ceased in 1948 (including renewed)	31,290.93
Gross in force at end of 1948	83,987.26
Reinsurance	83,987.26
Net in force at end of 1948	

SICKNESS:

Gross in force at end of 1947	\$ 32.76
Taken in 1948 (new and renewed)	
Ceased in 1948 (including renewed)	32.76
Gross in force at end of 1948	
Reinsurance	
Net in force at end of 1948	

THE SASKATCHEWAN GUARANTEE & FIDELITY COMPANY, LIMITED

HEAD OFFICE: REGINA, SASKATCHEWAN.

Incorporated, June 12, 1908.

Commenced Business in Alberta, November 6, 1948.

Licensed in the Province of Alberta and Saskatchewan.

Officers:

W. H. A. Hill, President	Regina, Saskatchewan
Lorne Johnson, Vice-President	Regina, Saskatchewan
Frank M. Smith, Secretary	Regina, Saskatchewan
McCallum Hill Co. Ltd., General Manager	Regina, Saskatchewan
Frank M. Smith, Treasurer	Regina, Saskatchewan

Directors:

Lorne Johnson, R. W. Hugg, K.C.; W. H. A. Hill, W. J. Orchard,
W. T. Mooney, A. G. Rawlinson, Fred W. H. Hill,
Frank M. Smith.

Auditors: Gladwell, Wilson & Co., Chartered Accountants, Regina, Saskatchewan.

Reciprocal Deposit with the Government of the Province of Saskatchewan\$50,200.00

CAPITAL STOCK

Amount of capital stock authorized\$500,000.00

Number of Shares: 10,000. Par Value: \$50.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year.....	\$147,100.00	\$147,100.00
Calls on capital received during year.....		
Capital stock issued during year.....		
Capital stock at end of year.....	147,100.00	147,100.00
Total amount paid as premiums on capital stock, October 31, 1948		\$

FINANCIAL STATEMENT (OCTOBER 31, 1948)

ASSETS

(As filed by the Company)

Book value of real estate (held under power of sale).....	\$	510.70
Book value of bonds, debentures and debenture stocks:		
Not in default		233,726.65
Book value of stocks		52,259.55
Cash on hand and in banks		3,668.45
Interest accrued		3,078.46
Agents' balances and premiums uncollected:		
Written prior to July 1st, 1948 .....	\$	.....
Written on or after July 1st, 1948	\$	1,352.16
Premiums due from reinsuring companies:		
Written prior to October 1, 1948 .....	\$	.....
Written on or after October 1, 1948 .....	\$	.....
Amount due for reinsurance on losses already paid		\$294,595.97
All other assets		14,246.67
Gross assets		\$308,842.64
Deficiency of market under book value of bonds and debentures		2,373.89
		\$311,216.53
Deduct assets not admitted		7,072.90
Total admitted assets		\$304,143.63

LIABILITIES

Total provision for unpaid claims .....	\$	.....
Adjustment expenses of said claims .....		.....
Present value of claims payable by instalments not yet due.....		.....
Total net reserve (carried out at 80%)		21,934.05
Contingency reserves		60,047.28
Total liabilities excluding capital stock	\$	81,981.33
Capital stock paid in cash	\$147,100.00	
Surplus in profit account	75,062.30	
Excess of assets over liabilities (surplus for protection of policyholders)		222,162.30
Total Liabilities		\$304,143.63

PROFIT AND LOSS ACCOUNT

Net premiums written	\$	39,006.32
Reserve of unearned premiums (80%) :		
At beginning of year	\$	17,505.49
At end of year		21,934.05
Increase	\$	4,428.56

Net premiums earned	\$ 34,577.76
Net claims incurred	15,717.35
Commissions	17,700.62
Taxes	1,753.71
Auditors' fees	745.70
All other expenses	4,202.02

Total claims and expenses	\$ 40,119.40
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Underwriting loss	5,541.64
Other revenue	\$ 10,557.24
Other expenditures	\$ 8,950.05

Net loss for the year	\$ 3,934.45
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SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$ 89,222.60
Net loss for the year	3,934.45

	\$ 85,288.15
Dividends declared to shareholders	\$ 10,297.00

	\$ 74,991.15
Add surplus refundable tax paid	71.15

Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	\$ 75,062.30
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EXHIBITS OF PREMIUMS (IN CANADA)

GUARANTEE:

Gross in force at end of 1947	\$ 35,749.82
Taken in 1948 (new and renewed)	11,201.32
Ceased in 1948 (including renewed)	11,114.35
Gross in force at end of 1948	35,836.79
Reinsurance	2,027.89
Net in force at end of 1948	33,808.90

AUTOMOBILE:

Gross in force at end of 1947	\$
Taken in 1948 (new and renewed)	13,936.13
Ceased in 1948 (including renewed)	974.47
Gross in force at end of 1948	12,961.66
Reinsurance	
Net in force at end of 1948	12,961.66

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 310 MACMILLAN BLDG., SASKATOON, SASKATCHEWAN.

Incorporated, February 21, 1908.

Commenced Business in Alberta, June 9, 1927.

Licensed in the Province of Alberta, British Columbia,
Manitoba and Saskatchewan.

Officers:

R. J. Harper, President	Leney, Saskatchewan
William Kershaw, Vice-President	Saskatoon, Saskatchewan
H. R. Earl, Managing Director	Saskatoon, Saskatchewan

Directors:

R. J. Harper, H. J. Beck, J. H. Evans, William Kershaw,
D. Maclean, R. W. Brigham, H. R. Earl, O. C. Lawson,
E. Williams.

Auditors: G. G. Patrick & Co., C. A., Saskatoon, Saskatchewan.
 Reciprocal deposit with the Province of
 Saskatchewan\$425,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1948)

ASSETS

(As filed by the Company. Examined, November 23, 1948)

Book value of real estate	\$ 7,500.00
Book value of bonds, debentures and debenture stocks:	
Not in default	1,316,660.00
Cash on hand and in banks	74,380.62
Interest accrued	13,013.40
Agents' balances and premiums uncollected:	
Written prior to October 1, 1948	\$ 597.15
Written on or after October 1, 1948	143,128.07
	<u>\$143,725.22</u>
All other assets	108,709.36
Gross assets	1,663,988.65
Deduct assets not admitted	93,439.10
Total admitted assets	<u>1,570,549.55</u>

LIABILITIES

Total provision for unpaid claims	\$151,991.08
Adjustment expenses of said claims	13,253.00
Total net reserve (carried out at 80%)	618,209.68
Taxes due and accrued	26,393.16
All other liabilities	471.15
	<u>\$810,317.99</u>
Total liabilities excluding capital stock	\$810,317.99
Excess of assets over liabilities (surplus for protection of policyholders)	760,231.56
	<u>\$1,570,549.55</u>

PROFIT AND LOSS ACCOUNT

Net premiums written	\$1,062,980.44
Reserve of unearned premiums:	
At beginning of year	\$536,687.77
At end of year	618,209.68
	<u>\$ 81,521.91</u>
Net premiums earned	\$981,458.53
	<u>\$524,476.37</u>
Net claims incurred	51,703.89
Net adjustment expenses incurred	274,894.70
Commissions	25,943.46
Taxes	77,955.79
Salaries, fees and travelling expenses	43,255.11
All other expenses	
	<u>\$998,229.30</u>
Total claims and expenses	\$ 16,770.77
Underwriting loss	44,084.44
Other revenue	13,241.13
Other expenditures	
	<u>\$ 14,072.54</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of admitted assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$ 745,727.88
Increase in paid in capital stock	
Net profit for the year	\$ 14,072.54
	<u>\$ 759,800.42</u>
Decrease in unadmitted ledger assets	\$
Decrease in unlicensed reinsurance unsecured ....	.....
Subrogated mortgage recovered	431.14
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	<u>760,231.56</u>

EXHIBITS OF PREMIUMS (IN CANADA)

FIRE:

Gross in force at end of 1947	\$1,045,823.54
Taken in 1948 (new and renewed)	854,969.16
Ceased in 1948 (including renewed)	702,068.49
Gross in force at end of 1948	1,198,724.21
Reinsurance	336,157.06
Net in force at end of 1948	862,567.15

AUTOMOBILE:

Gross in force at end of 1947	\$418,765.30
Taken in 1948 (new and renewed)	635,497.84
Ceased in 1948 (including renewed)	512,252.76
Gross in force at end of 1948	542,010.38
Reinsurance	4,163.57
Net in force at end of 1948	537,846.81

ACCIDENT AND SICKNESS:

Gross in force at end of 1947	\$ 5,703.83
Taken in 1948 (new and renewed)	7,056.36
Ceased in 1948 (including renewed)	6,448.62
Gross in force at end of 1948	6,311.57
Reinsurance .....	.....
Net in force at end of 1948	6,311.57

PUBLIC LIABILITY:

Gross in force at end of 1947	\$ 1,013.20
Taken in 1948 (new and renewed)	598.85
Ceased in 1948 (including renewed)	670.72
Gross in force at end of 1948	941.33
Reinsurance .....	.....
Net in force at end of 1948	941.33

PERSONAL PROPERTY:

Gross in force at end of 1947	\$ 39,351.58
Taken in 1948 (new and renewed)	7,081.87
Ceased in 1948 (including renewed)	13,002.87
Gross in force at end of 1948	33,430.58
Reinsurance	358.59
Net in force at end of 1948	33,071.99

WINDSTORM:

Gross in force at end of 1947	\$ 5,802.21
Taken in 1948 (new and renewed)	2,743.92
Ceased in 1948 (including renewed)	2,045.02
Gross in force at end of 1948	6,501.11
Reinsurance	1,559.11
Net in force at end of 1948	4,942.00

BURGLARY:

Gross in force at end of 1947	\$ 686.40
Taken in 1948 (new and renewed)	561.96
Ceased in 1948 (including renewed)	407.16
Gross in force at end of 1948	841.20
Reinsurance .....	.....
Net in force at end of 1948	841.20

INLAND TRANSPORTATION:

Gross in force at end of 1947	\$ 11,786.60
Taken in 1948 (new and renewed)	23,768.10
Ceased in 1948 (including renewed)	10,170.49
Gross in force at end of 1948	25,384.21
Reinsurance	275.00
Net in force at end of 1948	25,109.21

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31, 1948

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Acadia Fire Insurance Co.	R. L. Fenerty	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Aetna Insurance Co.	Clarence L. Rodgers	Edmonton	Fire, including Smoke damage; Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Impact by Vehicles, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.
Aetna Life Insurance Co. Affiliated Underwriters	A. L. Smith Supt. of Insurance	Calgary Edmonton	Life, Accident, Sickness. Fire, including Use and Occupancy, Rents, Profits; Automobile, excluding Public Liability; Limited or Inherent Explosion, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Weather, and Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Aid Association for Lutherans	Rev. Arnold Guebert	Edmonton	Life, Disability and Sickness to the extent authorized by its articles of Incorporation, Constitution and Laws.
Alberta General Insurance Co.	Ronald W. D. Danby	Edmonton	Fire, Additional Perils under supplementary contract, Use and Occupancy, Rent, Profit, Weather, Sprinkler Leakage, Explosion, Falling Aircraft, Strike, Riots or Civil Commotion, Earthquake, Inland Marine, Inland Transportation, Guarantee, Burglary, Steam Boiler and Machinery.
Alberta Life & Accident Insurance Company, Limited	James D. D. Spence H. Milton Martin	Calgary Edmonton	Accident, Sickness. Fire, Explosion, Automobile, Inland Transportation, Personal Property, Plate Glass, Theft, Accident, Guarantee, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Alliance Assurance Co. Ltd.	James D. D. Spence H. Milton Martin	Calgary Edmonton	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion, Civil Commotion, Hail, Inland Transportation, Marine, Automobile excluding Public Liability, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Alliance Insurance Co. of Philadelphia	Joseph D. Craddock	Calgary	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion, Civil Commotion, Hail, Inland Transportation, Marine, Automobile excluding Public Liability, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

American Alliance Insurance Co.	J. O. Miller	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Automobile, excluding Public Liability, Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, Property Damage, limited to a loss or damage to bridges; and Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Automobile Insurance Co.	Wm. H. Cameron	Medicine Hat	Automobile, excluding loss of or damage to an automobile by fire or transportation, Employers' Liability and Public Liability.
American Automobile Fire Insurance Company	Wm. H. Cameron	Medicine Hat	Automobile, excluding Public Liability.
American Central Insurance Co.	H. Milton Martin	Edmonton	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Exchange Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Inland Transportation, Sprinkler Leakage, and Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
American Home Fire Assurance Company	Thos. J. Ranaghan	Calgary	Fire, limited or Inherent Explosion, Sprinkler Leakage, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Insurance Co.	Robert H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ancient Order of United Workmen of the Canadian North West	A. V. Evans	Calgary	Fraternal Life.
Anglo-Scottish Insurance Co. Ltd.	Johnstone A. Weber	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Marine, Plate Glass, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Inland Transportation, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Arco Indemnity Company	Roger W. Roscoe	Edmonton	Employers' Liability, Public Liability, Workmen's Compensation, Theft.
Associated Canadian Travellers	John T. Berrington	Calgary	Life and Personal Accident, to the extent authorized by its Act of Incorporation, Constitution and Laws.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Atlas Assurance Company Ltd.	E. S. Buchan	Calgary	Fire, Accident, Automobile, Explosion, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Automobile Insurance Company of Hartford	Robert Driscoll	Edmonton	Inland Marine, Inland Transportation.
Aviation & General Insurance Company Ltd.	Herbert J. Busby	Calgary	Accident; Aircraft; Employers' Liability; Public Liability.
Baloise Fire Insurance Co. Ltd.	Geo. D. Gould	Calgary	Fire, and Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Baltimore American Insurance Company of New York	O. D. Loudon	Calgary	Fire, Inland Marine, Inland Transportation, Personal Property, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Beaver Fire Insurance Co.	C. A. Hyndman	Edmonton	Fire, Sprinkler Leakage, Weather, and Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bee Fire Insurance Company of Paris, France	Benton Mackid	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage; Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bee Hall Insurance Company	Benton Mackid	Calgary	Hail.
Boiler Inspection & Insurance Company of Canada	T. A. Hornibrook	Calgary	Boiler and Machinery.
Boston Insurance Company	J. H. Goodwin	Calgary	Fire, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

British American Assurance Company	T. S. Magee	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Aircraft, Explosion, Civil Commotion, Guarantee, Inland Marine, Inland Transportation, Marine, Property Damage, Plate Glass, Sickmess, Sprinkler Leakage, Theft, Weather, Employers' Liability, Public Liability, Workmen's Compensation, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Aviation Insurance Company Limited	John D. Mason	Calgary	Aircraft, Falling Aircraft, Inland Transportation, Personal Accident.
British Canadian Insurance Company	Benton Mackid	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Boiler and Machinery, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Personal Property, Plate Glass, Sickmess, Sprinkler Leakage, Theft, Weather and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British & Canadian Underwriters of the Norwich Union	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Property Damage, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Crown Assurance Corporation Limited	Roland S. Dant	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Empire Assurance Company	R. H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickmess, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British General Insurance Company Limited	James A. MacKinnon	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Personal Property, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
British Law Insurance Company Limited of London	R. S. Street	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Property Damage, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Northwest Fire Insurance Company	Roland S. Dant	Calgary	Fire, Accident, Limited or Inherent Explosion, Inland Transportation, Employers' Liability, Public Liability, Plate Glass, Personal Property, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Traders Insurance Company Limited	Cyril F. Denbigh	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, Explosion, Property Damage, Sprinkler Leakage, Weather, Inland Marine, Ocean Marine, Inland Transportation, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British & European Insurance Company Limited	H. M. E. Evans	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Caledonian-American Insurance Co.	David E. Clark	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Personal Property, Personal Property Floater Insurance, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Caledonian Insurance Company	Hugh Melvin	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Automobile, Personal Floater Insurance, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

California Insurance Company.....	Roy L. Manning	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Camden Fire Insurance Association.....	M. E. Strong	Edmonton	Fire, Automobile, excluding Public Liability and Property Damage, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada Accident & Fire Assurance Company.....	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada Health & Accident Assurance Corporation.....	Earl E. Putman	Calgary	Personal Accident Insurance and Sickness Insurance.
Canada Life Assurance Company.....	John W. Winn	Edmonton	Life.
Canada Security Assurance Co.....	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada West Insurance Company.....	John C. Landeryou	Edmonton	Automobile, Inland Transportation, Inland Marine.
Canadian Alliance Insurance Company.....	W. V. Wilkin	Edmonton	Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion; Weather, Sprinkler Leakage; impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Fire Insurance Company.....	W. J. Snaddon	Calgary	Fire, Automobile, Earthquake, Explosion, Forgery, including Fraud; Guarantee, Inland Transportation, Liability, Live Stock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Water Damage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Canadian General Insurance Company	S. G. J. Robbins	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Live Stock, Personal Property, Plate Glass, Sickmess, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Home Assurance Company	Thomas J. Ranaghan	Calgary	Fire, including Additional Perils Supplemental Contract; Automobile, Boiler and Machinery, Employers' Liability, Public Liability, Guarantee.
Canadian Indemnity Company	W. J. Shaddon	Calgary	Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud; Guarantee, Inland Marine, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickmess, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Mercantile Insurance Co.	Arden McKenzie Brown	Edmonton	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Forgery, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Live Stock, Personal Property, Plate Glass, Real Property, Sickmess, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian National Railway Employees' Medical Aid Society	C. B. Hunter	Edmonton	Sickmess and Hospital Benefits.
Canadian Order of Foresters	Edward Brice	Edmonton	Life, and Sickmess and Funeral Benefits.
Canadian Reciprocal Underwriters	Supt. of Insurance	Edmonton	Fire, Weather, Explosion, Riot, Impact by Vehicles or Aircraft, Smoke Damage, Sprinkler Leakage.
Canadian Surety Company	M. B. Strong	Edmonton	Fire, Automobile, Aircraft, Limited or Inherent Explosion, Forgery, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Insurance Against Loss of or Damage to Property caused by Horses or Cattle, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Canners Exchange Subscribers at Warner Inter-Insurance Bureau	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents and Rental value, and Smoke Damage; and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Car & General Insurance Corporation Limited	W. F. Solomon	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Casualty Company of Canada	James T. Berry	Calgary	Fire, Accident, Automobile, Guarantee, Liability, Plate Glass, Sickness, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Century Insurance Company Limited	Cecil H. Chapman	Edmonton	Fire, Aircraft, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Marine, Inland Transportation, Plate Glass, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Canadian Underwriters Agency of the Toronto General Insurance Company	Gordon E. Smeltzer	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Insurance Company Ltd.	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Automobile, Explosion, Civil Commotion, Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Manufacturers Mutual Insurance Co.	John B. Gillies	Edmonton	Fire, Inland Transportation, and, Falling Aircraft, Weather, Limited or Inherent Explosion, Earthquake, Civil Commotion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
City of New York Insurance Co. (Withdrawn June 1st, 1948)	O. D. Loudon	Calgary	Fire, Limited or Inherent Explosion, Hail, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Citizens Insurance Company of New Jersey	C. H. Chapman	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Hail, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Columbia Insurance Company of New York	R. L. Fenerty	Calgary	Fire, Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commercial Life Assurance Company of Canada	W. E. Smith	Edmonton	Life.
Commercial Union Assurance Co. Ltd.	C. H. Chapman	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Employers' Liability, Inland Transportation, Liability, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, and, Falling Aircraft, Earthquake, Weather, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Concasco Casualty Insurance Co.	C. S. Bell	Calgary	Accident and Sickness, Automobile, excluding loss or damage by fire or theft, Plate Glass, Theft, Liability.
Confederation Life Association	Victor D. Wallace	Edmonton	Life, Accident, Sickness.
Connecticut Fire Insurance Co.	H. B. MacDonald	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and Impact by Vehicles, Hail.
Consolidated Fire & Casualty Insurance Company	James Kellas	Edmonton	Fire, Automobile, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Continental Casualty Company.....	C. S. Bell.....	Calgary.....	Accident and Sickness, Automobile, excluding loss or damage by fire or theft, Plate Glass, Theft, Liability.
Continental Insurance Company.....	Robert Bamlett.....	Calgary.....	Fire, including Use and Occupancy, Rents, Profits; Aircraft, excluding insurance against Liability for loss or damage to persons or property; Automobile, including Public Liability, Hail, Falling, Aircraft, Earthquake, Explosion, Inland Transportation, Marine, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Personal Property, Sprinkler Leakage, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Life Insurance Co.....	S. B. Simmonds.....	Edmonton.....	Life.
Co-operative Life Insurance Co.....	Curtis C. Gant.....	Edmonton.....	Life.
Cornhill Insurance Company Ltd. of London.....	G. E. H. Smith.....	Edmonton.....	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Crown Life Insurance Company.....	F. W. Snell.....	Calgary.....	Life.
Cuna Mutual Insurance Society.....	James Robertson.....	Edmonton.....	Life.
Delaware Underwriters Agency of the Westchester Fire Insurance Co.....	Gordon Smeltzer.....	Edmonton.....	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Weather, and Property Damage, limited to Strikes, Riot or Civil Commotion; and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion of Canada General Insurance Co.	James T. Berry.....	Calgary.....	Life, Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion Fire Insurance Co.....	G. E. H. Smith.....	Edmonton.....	Fire, Automobile, Plate Glass, Public Liability, Employers' Liability, Guarantee and Theft, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion Life Assurance Co.....	J. A. Mather.....	Calgary.....	Life.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Eagle Fire Company of New York	Andrew M. Young	Calgary	Fire, Automobile, excluding Public Liability and Property Damage; Inland Transportation, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Eagle Star Insurance Company Ltd.	Roland S. Dant	Calgary	Fire, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Ocean Marine, Personal Property, Plate Glass, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
T. Eaton Life Assurance Company	John H. Wildman	Edmonton	Life.
Economical Mutual Fire Insurance Co.	H. R. Harris	Edmonton	Accident, Sickness, Automobile, Employers' Liability, Public Liability, Guarantee, Theft.
Employers' Liability Assurance Corporation, Ltd.	James Purdy	Calgary	Fire, including, Smoke Damage; Accident, Automobile, Boiler and Machinery, Fire, Fire, Guarantee, Inland Transportation, Liability, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather.
Ensign Insurance Company	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Equitable Fire & Marine Insurance Company	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy; Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and Impact by Vehicles, Hail.
Eureka-Security Fire & Marine Insurance Company	Gordon E. Smeltzer	Edmonton	Fire, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Excelsior Life Insurance Company	Charles L. Barker	Edmonton	Life.
Excess Insurance Company Limited	A. N. Hutchinson	Calgary	Fire, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, and, Falling Aircraft, Impact by Vehicles, Weather, and Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Federal Fire Insurance Company of Canada.....	A. N. Hutchinson.....	Calgary.....	Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federal Insurance Company.....	R. S. McLean.....	Edmonton.....	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Sprinkler Leakage, Weather, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Malicious Damage, Impact by Vehicles, Automobile, excluding Personal Liability, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company; Accident, Automobile including Public Liability.
Federation Insurance Company of Canada.....	Arthur N. Hutchinson.....	Calgary.....	Fire, and in addition thereto, Civil Commotion, Earthquake, Limited or Inherent Explosion, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Weather, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fidelity Insurance Company of Canada.....	Clarence E. Tait.....	Calgary.....	Accident, Automobile, Forgery, Guarantee, Liability, Personal Property, Plate Glass, Sickness, Theft.
Fidelity Life Assurance Co.....	J. F. Lymburn.....	Edmonton.....	Life.....
Fidelity & Casualty Company of New York.....	George L. Peet.....	Calgary.....	Accident, Aircraft, excluding loss or damage to an Aircraft by fire or transportation; Automobile, excluding loss or damage by fire, Boiler and Machinery, Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Workmen's Compensation.
Fidelity-Phoenix Fire Insurance Co. of New York.....	Benton S. Mackid.....	Calgary.....	Fire, including Use and Occupancy, Rents, Profits; Automobile, including Public Liability; Falling Aircraft, Earthquake, Explosion, Inland Transportation, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Sprinkler Leakage, Weather, Hail, and Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fire Association of Philadelphia.....	T. A. Hornibrook.....	Calgary.....	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fire Insurance Company of Canada.....	Arthur N. Hutchinson.....	Calgary.....	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Fireman's Fund Insurance Co.	Johnstone A. Weber	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Automobile, excluding Public Liability; Earthquake, Explosion, Inland Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Property Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Firemen's Insurance Company of Newark	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fireproof-Sprinklered Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Falling Aircraft, Sprinkler Leakage, Weather, and Civil Commotion, Inland Transportation, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
First National Insurance Company of America	Roy W. Henry	Edmonton	Fire, Automobile, excluding Public Liability, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Franklin Fire Insurance Company of Philadelphia (Withdrawn June 1st, 1948)	O. D. Loudon	Calgary	Fire, Automobile, excluding Public Liability; Inland Transportation, Personal Property, Sprinkler Leakage, Weather, Limited or Inherent Explosion, Civil Commotion, Water Damage (Limited), Property Damage.
General Accident Assurance Co. of Canada	R. C. Borland	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sicknes, Sprinkler Leakage, Theft, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

General Accident Fire & Life Assurance Corporation Ltd.	R. C. Eorland	Calgary	Fire, Accident, Automobile, Earthquake, Explosion, Falling Aircraft, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Casualty Company of America	Roy W. Henry	Edmonton	Aircraft, excluding loss of, or damage to an aircraft; Automobile, excluding loss of or by fire; Accident, Fidelity, Forgery, Plate Glass, Theft, Public Liability, Employers' Liability
General Exchange Insurance Corporation	Martin H. Chapman	Calgary	Automobile, excluding Public Liability.
General Insurance Company of America	Roy W. Henry	Edmonton	Fire, Automobile, excluding Public Liability and Property Damage, Explosion, Inland Transportation, Falling Aircraft, Property Damage, Sprinkler Leakage, Weather, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Security Insurance Co. of Canada	A. Wynne Evans	Edmonton	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Limited on, Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Real Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Gibraltar Fire & Marine Insurance Company (Withdrawn June 1st, 1948)	Orley D. Loudon	Calgary	Fire, Automobile, excluding Public Liability; Hail, Inland Transportation, Personal Property, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Girard Fire & Marine Insurance Co.	G. E. H. Smith	Edmonton	Fire, Weather, and, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Glens Falls Insurance Co.	J. O. Miller	Calgary	Fire, including Smoke Damage; Automobile, excluding Public Liability; Explosion, Civil Commotion, Inland Transportation, Inland Marine, Ocean Marine, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Globe Indemnity Company of Canada	John D. Mason	Calgary	Fire, including Use and Occupancy. Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Gore District Mutual Fire Insurance Co.	James Kellas	Edmonton	Fire, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Inland Transportation, Employers' Liability, Public, Liability, Live Stock, Plate Glass, Personal Property, Real Property, Theft, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Malicious Damage, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Grain Insurance & Guarantee Co.	Carlton W. Clement	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Guarantee, Theft, and, Falling Aircraft, Sprinkler Leakage, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Grand Orange Lodge of British America	Robert J. Edgar	Calgary	Life and Sickness to the extent authorized by its Act of Incorporation, constitution and laws.
Granite State Fire Insurance Co.	E. B. Allsop	Edmonton	Fire, Limited or Inherent Explosion; Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Great American Indemnity Co.	James O. Miller	Calgary	Accident, Automobile, excluding loss or damage to an automobile by fire or transportation; Aircraft, excluding loss or damage to an aircraft by fire or transportation; Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Public Liability.

Great American Insurance Co.....	T. A. Hornibrook.....	Calgary.....	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, excluding Public Liability; Aircraft, excluding loss or damage to persons or property caused by an aircraft; Earthquake, Explosion, Civil Commotion, Hail, Inland Marine, Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Property Damage, limited to loss or damage to bridges; and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Great-West Life Assurance Co.....	Jas. Carver, Jr.....	Calgary.....	Life, Accident, Sickness.
Guarantee Company of North America.....	Frederick W. Mapson.....	Calgary.....	Forgery, Guarantee, Insurance against loss through Fraud, Personal Property, excluding loss or Damage by fire, Theft.
Guardian Assurance Co. Ltd. of London, England.....	W. H. Skinner.....	Calgary.....	Fire, including Use and Occupancy, Rents, Profits; Falling Aircraft, Explosion, Personal Property, Sprinkler Leakage, Weather, and, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Guardian Insurance Co. of Canada.....	W. H. Skinner.....	Calgary.....	Fire, including Use and Occupancy, Rents, Profits; Accidents, Falling Aircraft, Automobile, Boiler and Machinery, Earthquake, Explosion, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather.
Guildhall Insurance Company Ltd.....	C. L. Jacques.....	Calgary.....	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Property Liability Sickness, Sprinkler Leakage, Theft, Weather, and, Property Damage, limited to Riot and Impact by Aircraft or Vehicles.
Halifax Insurance Company.....	Edward A. Cote.....	Edmonton.....	Fire, including Smoke Damage, Accident and Sickness, Automobile, Aircraft, Earthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Hail, Inland Transportation, Live Stock, Personal Property, Plate Glass, Property, Sprinkler Leakage, Theft, Weather.
Hardware Dealers Mutual Fire Insurance Company.....	Allison Webster.....	Edmonton.....	Fire, including Smoke Damage, Automobile, limited to loss or damage to an automobile by fire or theft; Falling Aircraft, Inland Transportation, Personal Property, Property Damage limited to loss and damage by automobiles or other motor vehicles, Sprinkler Leakage, Weather, and, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Hartford Accident & Indemnity Co.	Lloyd H. Fenerty, K.C.	Calgary	Aircraft, excluding loss of or damage to an aircraft, Automobile, excluding loss of or damage to an automobile by fire, Guarantee, Liability, Plate Glass, Theft.
Hartford Fire Insurance Co.	Lloyd H. Fenerty, K.C.	Calgary	Fire, including Use and Occupancy, Rents, Profits, Automobile, excluding Public Liability; Aircraft, excluding loss by reason of bodily injury to the person; Earthquake, Explosion, Inland Marine, Inland Transportation, Personal Property, Property Damage, Sprinkler Leakage, Weather.
Hartford Live Stock Insurance Co.	Lloyd H. Fenerty, K.C.	Calgary	Live Stock.
Helvetia Swiss Fire Insurance Co. Ltd.	Jas. Kellas	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Inland Marine, and, Limited or Inherent Explosion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Home Assurance Company of Canada (License Cancelled July 12, 1948)	Geo. A. Wilson	Calgary	Accident; Aircraft; Automobile, Boiler and Machinery, Employers' Liability, Explosion, Fire, including Use and Occupancy, Rents, Profits and Charges, Falling Aircraft, Earthquake, Riot and Civil Commotion, Impact by Vehicles, Malicious Damage, Smoke Damage, Water Damage; Fidelity Guarantee, Inland Marine, Inland Transportation, Liability, Live Stock; Personal Property; Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, Workmen's Compensation.
Home Insurance Company	Orley D. Loudon	Calgary	Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Personal Property, Inland Transportation, Water Damage, Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles; Sprinkler Leakage, Weather, Inland Marine, and Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Homestead Fire Insurance Company (Withdrawn June 1st, 1948)	Orley D. Loudon	Calgary	Fire, Automobile, excluding Public Liability, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, Water Damage.

Hudson Bay Insurance Company.....	E. S. Buchan.....	Calgary.....	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Suretyship, Liability, Inland Marine, Inland Transportation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Assurance Company.....	R. L. Fenerty.....	Calgary.....	Fire, Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Guarantee & Accident Insurance Co. of Canada.....	Charles E. McManus.....	Edmonton.....	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Insurance Office.....	Donald J. Holland.....	Edmonton.....	Fire, Accident, Aircraft, Automobile, Limited or Inherent Explosion, Guarantee, Employers' Liability, Public Liability, Workmen's Compensation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Life Assurance Co. of Canada.....	W. D. Mair.....	Calgary.....	Life.
Indemnity Insurance Co. of North America.....	Joseph D. Craddock.....	Calgary.....	Accident, Automobile, excluding loss or damage by fire, Theft, Plate Glass, Sickness, Liability, Live Stock, Guarantee, Forgery.
Independent Mutual Benefit Federation.....	D. Beke.....	Lethbridge.....	Sick and Funeral Benefits.
Independent Order of Foresters.....	Walter S. Davidson.....	Calgary.....	Life, Disability and Sickness, as specified in the constitution and laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life.
Independent Order of Oddfellows, Manchester Unity Individual Underwriters.....	Chas. A. Potter.....	Edmonton.....	Sickness and Funeral Benefits only.
	Supt. of Insurance.....	Edmonton.....	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Insurance Company of North America	Joseph D. Craddock	Calgary	Fire, Falling Aircraft, Aircraft, excluding loss or damage to persons caused by an aircraft; Automobile, excluding Public Liability; Earthquake, Explosion, Civil Commotion, Hail, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Weather, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Knights of Columbus	James E. Enright	Edmonton	Life, to the extent authorized by its Act of Incorporation, constitution and laws.
Law, Union & Rock Insurance Co. Ltd.	E. S. Buchan	Calgary	Fire, including Smoke Damage; Accident, Falling Aircraft, Automobile, Earthquake, Limited or Inherent Explosion, Guarantee, Liability, Marine, Inland Transportation, Property, Damage, Impact by Vehicles, Water Damage, Civil Commotion, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather.
Legal and General Assurance Society Limited	G. Percival Powles	Calgary	Fire, Automobile, Limited or Inherent Explosion, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather.
Liberty Mutual Insurance Company	S. A. Dickson	Edmonton	Accident, Sickness, Automobile, Loss of or damage to an automobile, Plate Glass, Forgery, Fidelity, Theft, Property Liability, Public Liability, Employers' Liability.
Life Insurance Company of Alberta Liverpool & London & Globe Insurance Co. Ltd.	Robert M. Marvin John D. Mason	Edmonton Calgary	Life. Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Civil Commotion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Liverpool-Manitoba Assurance Co.	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Explosion, Civil Commotion, Liability, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Local Government Guarantee Society, Ltd.	A. W. Evans	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and, Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

London Assurance Company	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Inland Marine, Inland Transportation, Property Damage, Property Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Guarantee & Accident Co. Ltd.	Mackid Agencies Ltd	Calgary	Fire, including Smoke Damage, Accident, Aircraft, Excluding loss of or damage to an aircraft, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Fidelity, Guarantee, Inland Transportation, Plate Glass, Personal Property, Property Damage, Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Life Insurance Company London Canada Insurance Company	L. A. Nickols Lloyd H. Fenerty, K.C.	Edmonton Calgary	Life, Accident, Sickness. Fire, including Use and Occupancy, Rents, Profits; Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, Personal Property, and, Falling Aircraft, Inland Transportation, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & County Insurance Company Ltd.	Donald J. Holland	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Edinburgh Insurance Co. Ltd. London & Lancashire Guarantee & Accident Co. of Canada	W. Tait Wilkinson H. S. Millar	Calgary Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Earthquake, Limited or Inherent Explosion, Guarantee, Liability, Plate Glass, Sickness, Property Damage, Sprinkler Leakage, Marine Insurance, Theft, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Lancashire Insurance Co.	H. S. Millar	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Automobile, Earthquake, Explosion, Civil Commotion, Falling Aircraft, Inland Marine, Marine, Property Damage, Sprinkler Leakage, Weather.
London & Provincial Marine & General Insurance London & Scottish Assurance Corporation Ltd.	James O. Miller Robert Steele	Calgary Edmonton	Fire, Automobile. Fire, Automobile, Limited or Inherent Explosion, Liability, Personal Property, Property Damage, Plate Glass, Sprinkler Leakage, Theft, Weather.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Lumbermen's Insurance Company	A. N. Hutchinson	Calgary	Fire; and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Lumbermen's Mutual Casualty Co.	John B. Gillis	Edmonton	Accident, Automobile, including loss or damage by Fire and Theft, Boiler and Machinery, Sickness, Plate Glass, Theft, Employers' Liability, Public Liability, Workmen's Compensation.
Lumbermen's Underwriting Alliance	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Inland Marine, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Lutheran Brotherhood	Theodore W. Waakestad	Edmonton	Life and Disability, to the extent authorized by its Articles of Incorporation, Constitution, and Laws.
Maccabees	Robert O. Howell	Calgary	Life, Disability and Sickness, to the extent authorized by its Articles of Association, constitution, and laws.
Manufacturers Life Insurance Co.	Sheldon Buckles	Calgary	Life
Manufacturers Mutual Fire Insurance Company	Harold J. McEwen	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Maryland Casualty Company	James O. Miller	Calgary	Accident Insurance, Aircraft Insurance, excluding Insurance against loss of or damage to an aircraft, Automobile, Boiler, Flywheel, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Insurance against Damage to property and Liability for Damage to the Property or person of others caused by the breakdown of any Electrical Machinery, and Insurance against all direct loss or damage caused solely by the Accidental Discharge, Leakage or overflow of water or steam.
Mercantile Insurance Company	T. N. Bowden	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Earthquake and Weather, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Merchants & Manufacturers Insurance Company of New York	S. O. Tyndale	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Com- motion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants Marine Insurance Co. Limited	James Purdy	Calgary	Fire, including Smoke Damage, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants & Traders Assurance Co.	James O. Miller	Calgary	Fire, including Additional Perils, Supplemental Con- tract; Automobile, Burglary, Fidelity, Guarantee, Live land and Marine, Inland Transportation, Liability, Live Stock, Plate Glass, Sprinkler Leakage, Weather.
Mercury Insurance Company	George S. Arnott	Calgary	Fire, Automobile, Earthquake, Limited or Inherent Ex- plosion, Sprinkler Leakage, Weather and, Falling Air- craft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Metropolitan Casualty Insurance Company of New York	Frank Eastwood	Edmonton	Accident, Automobile, excluding loss or damage by fire and transportation; Forgery, Guarantee, Plate Glass, Sickness, Theft.
Metropolitan Inter-Insurers	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Lim- ited or Inherent Explosion, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insur- ance of the same property as is insured under a policy of fire insurance of the Exchange.
Metropolitan Life Insurance Co.	John A. MacLeod	Calgary	Life, Accident, Sickness.
Michigan Fire & Marine Insurance Co.	Ralph K. Mackay	Calgary	Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire in- surance of the company.
Mill Owners Mutual Fire Insurance Co.	W. R. Bradley	Calgary	Fire, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Water Damage, Insur- ance against Loss or Damage by Railroad Engines, Freight Cars, Passenger Cars, Automobiles, Motor Cycles, and Trucks, limited to the insurance of the same property as is insured under a policy of fire in- surance of the company.
Milwaukee Mechanics Insurance Co.	W. H. McLaws, K.C.	Calgary	Fire, Automobile, excluding Public Liability. Inland Transportation, Personal Property, Real Property, Weather, and, Falling Aircraft, Earthquake, Civil Com- motion, absolute instead of limited, Sprinkler Leakage, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Modern Woodmen of America	Alex G. Stuart	Calgary	Life and Insurancee against Disability arising from Old Age or Injury to the person by Accident, to the extent authorized by its articles of Association, constitution and laws.
Monarch Life Assurance Co.	A. J. Bures	Calgary	Life.
Montreal Life Insurance Co.	Percy Winterborne	Calgary	Life.
Montreal Underwriters' Agency of the Insurance Co. of North America	Joseph D. Craddock	Calgary	Fire, Falling Aircraft, Aircraft, excluding loss or damage to persons caused by an aircraft; Automobile, excluding Public Liability; Earthquake, Explosion, Civil Commotion, Hail, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Weather, and Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Monument Insurance Company Ltd.	Thos. J. Ranaghan	Calgary	Fire, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Motor Union Insurance Company Ltd.	Thos. Baillie	Calgary	Fire, Automobile, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mutual Benefit Health & Accident Association	R. L. M. Hart	Edmonton	Personal Accident and Sickness.
Mutual Implement & Hardware Insurance Company	Allison Webster	Edmonton	Fire, including Smoke Damage; Automobile, limited to loss of or damage to an automobile by fire or theft; Falling Aircraft, Inland Transportation, Personal Property, Property Damage limited to loss and damage by automobiles or other motor vehicles, Sprinkler Leakage, Weather, and, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mutual Life Assurance Company of Canada	W. J. McLead	Edmonton	Life, Accident and Sickness.
National Fire Insurance Company of Hartford	Thos. S. Magee	Edmonton	Fire, Automobile, excluding Public Liability, Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather.

National General Insurance Co.	R. S. McLean	Edmonton	Fire, Automobile, Employers' Liability, Inland Transportation, Personal Property, Plate Glass, Public Liability, Theft, and, in addition thereto Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National General Insurance Co. Ltd. (Withdrawn June 30th, 1948)	Russell S. MacLean	Edmonton	Fire, including Use and Occupancy, Smoke Damage, Rents, Profits, Sprinkler Leakage, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Riot and Civil Commotion, Impact by Vehicles, Malicious Damage, Accident, Sickness, Public Liability, Aircraft, Guarantee, Boiler and Machinery, Plate Glass, Theft, Live Stock, Inland Transportation.
National Liberty Insurance Company of America (Withdrawn June 1st, 1948)	O. D. Loudon	Calgary	Fire, Automobile, excluding Public Liability, Explosion, Inland Transportation, Marine, Personal Property, Water Damage, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Life Assurance Company of Canada National Provincial Insurance Co. Ltd.	W. E. Simpson Robert Steele	Edmonton Edmonton	Life, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National-Ecn Franklin Fire Insurance Company of Pittsburgh, Pa.	G. E. H. Smith	Edmonton	Fire, Automobile, excluding Public Liability, Inland Transportation, Personal Property, Sprinkler Leakage, and, Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National-Liverpool Insurance Co.	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Retailers Mutual Insurance Company (Withdrawn December 31, 1948)	John B. Gillies	Edmonton	Fire, excluding Public Liability, Personal Property, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
New Brunswick Fire Insurance Co. (Withdrawn June 1st, 1948)	James O. Miller	Calgary	Fire, Automobile, excluding Public Liability, Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, Water Damage, (limited), limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New England Fire Insurance Co.	Ralph K. MacKay	Calgary	Fire, Hall, and, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New Hampshire Fire Insurance Co.	Earl B. Allsopp	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New York Life Insurance Co. New York Reciprocal Underwriters	Abram C. Newcombe Supt. of Insurance	Edmonton	Life, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New York Underwriters Insurance Co.	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits, and, Smoke Damage, Explosion, Civil Commotion, Falling Aircraft, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Earthquake, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New Zealand Insurance Company Ltd.	Edgar A. Cawker	Edmonton	Fire, Automobile, Inland Transportation, Personal Property, Plate Glass, Public Liability, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Niagara Fire Insurance Company	C. E. McManus	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Hall, Automobile including Public Liability, Earthquake, Explosion, Falling Aircraft, Inland Transportation, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Sprinkler Leakage, Weather, and, Impact by Vehicles; Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	Supt. of Insurance	Edmonton	All Classes except Life and Hall Insurance.

North American Life Assurance Co.	John F. Schurman	Edmonton	Life.
North British & Mercantile Insurance Company Limited	James Cleave	Calgary	Fire, Accident and Sickness, Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and, Falling Aircraft, Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North Empire Fire Insurance Co.	H. S. Millar	Edmonton	Fire, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North River Insurance Company	John D. Harvey	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North West Fire Insurance Co.	Robert H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northern Assurance Company Ltd.	James Cleave	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather.
Northwest Casualty Company	Ray H. Tyner	Edmonton	Accident, Automobile, Plate Glass, Theft.
Northwestern Mutual Fire Association	Ray H. Tyner	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Inland Marine, Inland Transportation, Public Liability; limited to Liability for loss or damage to property; Personal Property, Property Damage, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northwestern National Insurance Co.	G. E. H. Smith	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Norwich Union Fire Insurance Society Ltd.	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Accident, Automobile, Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Norwich Union Life Insurance Society	Harold C. Cooper	Edmonton	Life.
Nova Scotia Fire Underwriters Agency of the Home Insurance Company	O. D. Loudon	Calgary	Fire, Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Water Damage, Inland Transportation, Personal Property, Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles; Sprinkler Leakage, Weather, Inland Marine, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ocean Accident & Guarantee Corporation, Ltd.	G. L. Peet	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, Property Damage, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Occidental Fire Insurance Co.	A. W. Taylor	Edmonton	Fire, Automobile, Explosion, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Occidental Life Insurance Co.	George W. Skene	Calgary	Life, Accident and Sickness.
Order of United Commercial Travelers of America	S. S. Savage	Calgary	Accident, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Pacific Coast Fire Insurance Co.	Russell Flood	Calgary	Fire, Automobile, Liability, Earthquake, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Plate Glass, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Pacific Fire Insurance Co.	John D. Clay	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Palatine Insurance Company, Ltd.	V. B. Graveley	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Personal Property, Property Damage, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Patriotic Assurance Company, Ltd.	Harry R. McFarquhar	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pearl Assurance Company Ltd.	Z. W. Dean	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pearl Underwriters Agency of the Pearl Assurance Co. Ltd.	Z. W. Dean	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phenix Fire Insurance Company of Paris	C. H. Chapman	Edmonton	Fire, Limited or Inherent Explosion, and, Falling Aircraft, Earthquake, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Automobile, Weather, and, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Philadelphia Fire & Marine Insurance Company	Joseph D. Craddock	Calgary	Fire, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Phoenix Assurance Company Ltd.	R. L. Fenerty	Calgary	Fire, Accident, Aircraft, excluding loss or damage to persons or property caused by an aircraft; Automobile, Earthquake, Explosion, Civil Commotion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Insurance Company of Hartford, Conn.	R. H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Mail, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion and Impact by Vehicles.
Pioneer Insurance Company (Withdrawn December 31, 1948)	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Limited or Inherent Explosion, Inland Marine, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Planet Assurance Company, Ltd.	Donald J. Holland	Edmonton	Fire, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Polish Society for Brotherly Aid Pool Insurance Company	Ignace Maciajowski Chas. C. Falck	Coleman Calgary	Sickness and Funeral. Fire, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Portage La Prairie Mutual Insurance Company	J. G. Rowlett	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Limited or Inherent Explosion, Inland Transportation, Theft, and, Sprinkler Leakage, Malicious Damage, Water Damage, Personal Property, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Progressive Insurance Company of Canada	W. Tait Wilkinson	Calgary	Fire, Accident, Automobile, Guarantee, Inland Transportation, Personal Property, Plate Glass, Real Property, Theft, Weather, and in addition thereto, Limited or Inherent Explosion, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Protective Association of Canada Providence Fire Insurance Co.	Charles W. Johnston Wilkin, Townshend & Wilkin	Edmonton	Accident, Sickness.
Providence Underwriters Agency (of the Providence Washington Insurance Co.)	W. Solomon	Calgary	Fire, and Civil Commotion, Earthquake, Falling Aircraft, Weather, Impact by Vehicles, Limited, or Inherent Explosion, Sprinkler Leakage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Providence Washington Insurance Co.	A. W. Evans	Edmonton	Fire, Automobile, Explosion, Hail, Inland Transportation, Insurance against intentional or other damage to, or loss of property of any kind, real or personal, Sprinkler Leakage, Weather.
Provincial Insurance Company Ltd.	R. H. Robinson	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, Earthquake, and Impact by Vehicles, Hail.
Prudential Assurance Company Ltd. of London, England	J. Farish	Calgary	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudential Insurance Company of America Quebec Fire Assurance Company	Cecil M. Bradley E. F. L. Tavender	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
			Accident, Sickness, Life.
			Fire, including Use and Occupancy, Rents, Profits; Earthquake, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Queen Insurance Company of America (Withdrawn December 31, 1948)	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Automobile, excluding Public Liability; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Railway Passengers Assurance Co. of London	C. W. Adams	Calgary	Fire, Accident and Sickness, Automobile, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Reliance Insurance Company of Canada	C. S. Rodgers	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, Hail, and Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, Earthquake, and Impact by Vehicles.
Retail Lumbermen's Inter-Insurance Exchange	Supt. of Insurance	Edmonton	Fire, Weather, and Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Retail Lumbermen's Mutual Fire Insurance Co.	E. W. Stacey	Edmonton	Fire (Lumber Yards only).
Rochester Underwriters Agency of the Great American Insurance Co.	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, excluding Public Liability; Aircraft, excluding loss or damage to persons or property caused by an aircraft; Earthquake, Explosion, Civil Commotion, Hail, Inland Marine, Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Property Damage, limited to loss or damage to bridges; and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Royal Exchange Assurance	Thos. S. Magee	Edmonton	Fire, Accident, Automobile, Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Insurance Company, Ltd.	John D. Mason	Calgary	Life, Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Civil Commotion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Scottish Insurance Co. Ltd.	Charles E. McManus	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Property Damage, limited to Riot, Impact by Aircraft or Vehicles, and Water Damage.
St. Paul Fire & Marine Insurance Company	George S. Arnott	Calgary	Fire, Automobile, Earthquake, Explosion, Inland Transportation, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Saint Paul Mercury Indemnity Co. of St. Paul Saskatchewan Guarantee & Fidelity Company, Ltd. Saskatchewan Mutual Fire Insurance Company	George S. Arnott Cecll H. Chapman W. L. Wilkin Ltd.	Calgary Edmonton Edmonton	Automobile, excluding loss or damage by Fire and Theft. Guarantee.
Scottish Canadian Assurance Corporation	T. A. Hornibrook	Calgary	Mutual Fire (including Additional Perils Supplemental Contract); Automobile, Automobile Medical Expense Policy, Employers' Liability, Public Liability, Inland Transportation, Personal Property, Plate Glass, Theft, Weather.
Scottish Insurance Corporation Ltd.	Gordon E. Smeltzer	Edmonton	Fire, Accident, Automobile, Limited or Inherent Explosion, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Scottish Metropolitan Assurance Company Ltd.	Frederick M. McClelland	Calgary	Fire, Automobile, Personal Property, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
			Fire, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Sprinkler Leakage, Weather.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Scottish Union & National Insurance Co.	G. L. Peet	Calgary	Fire, Automobile, Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sea Insurance Company, Ltd.	James O. Miller	Calgary	Fire, Limited or Inherent Explosion, Weather, Inland Transportation, Sprinkler Leakage, and Property Damage, limited to Falling Aircraft, Earthquake, and Civil Commotion.
Security Insurance Co. of New Haven	H. M. E. Evans	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Security National Insurance Co.	Clarence L. Rodgers	Edmonton	Fire, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sentinel Fire Insurance Co.	Ralph K. MacKay	Calgary	Fire, Explosion, Hail, Inland Marine, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Service Fire Insurance Company of New York Sons of Norway, (Supreme Lodge of the)	Andrew R. Maze Sigurd Lefarud	Edmonton Viking	Automobile, excluding Public Liability. Life, Disability and Sickness, to the extent authorized by its Articles of Incorporation, constitution and laws.
South British Insurance Co. Ltd.	Cyril F. Denbigh	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, Inland Transportation, Plate Glass, Property Damage, Theft, Liability, Inland Marine, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sovereign Life Assurance Co. of Canada	Donald H. Buie	Calgary	Life.

Springfield Fire Marine Insurance Company.....	Ralph K. MacKay.....	Calgary.....	Fire, Aircraft, excluding Liability for loss or damage to persons caused by an aircraft; Explosion, Hail, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Standard Insurance Co. of New York.....	Clarence L. Rodgers.....	Edmonton.....	Fire, and Smoke Damage, Automobile, excluding Public Liability; Earthquake; Explosion; Falling Aircraft, Hail, Impact by Vehicles, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.
Stanstead & Sherbrooke Insurance Company.....	W. V. Wilkin.....	Edmonton.....	Fire, including Smoke Damage; Earthquake, Weather, and, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Malicious Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
State Assurance Company, Limited.....	C. H. Chapman.....	Edmonton.....	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.....	G. F. S. Grevett.....	Calgary.....	Life and Sickness, to the extent authorized by the Society's Act of Incorporation, constitution and laws.
Sun Insurance Office Limited.....	Donald J. Holland.....	Edmonton.....	Fire, Accident, Falling Aircraft, Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Personal Property, Property Damage, limited to direct loss and damage to property by vehicles; Sickness, Sprinkler Leakage, Theft, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sun Life Assurance Company of Canada.....	R. A. Coulthard.....	Edmonton.....	Life.
Switzerland General Insurance Company, Ltd.....	James Kellas.....	Edmonton.....	Fire, including Use and Occupancy, Rents, Profits; Inland Marine, and, Limited or Inherent Explosion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Toronto General Insurance Co.....	Gordon E. Smeltzer.....	Edmonton.....	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Transcontinental Insurance Co.....	E. B. Allsopp.....	Edmonton	Aircraft, excluding Public Liability, Automobile, excluding Public Liability, Fire; Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Earthquake, Faling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Travelers Fire Insurance Co.....	Frank H. Whitney.....	Calgary.....	Fire, Automobile, excluding Public Liability; Aircraft, excluding Liability for loss or damage to persons; Limited or Inherent Explosion, Marine, Inland Transportation, Property Damage, Sprinkler Leakage, Weather, Automobile, excluding loss of or damage to an automobile by Fire; Aircraft, excluding loss of or damage to an aircraft by Fire; Boiler and Machinery, Guarantee, Employers' Liability, Public Liability, Plate Glass, Theft.
Travelers Indemnity Co. (Hartford, Conn.).....	Frank H. Whitney.....	Calgary.....	Life, Accident, excluding Liability for loss or damage to property; Automobile, limited to Liability, for loss or damage to persons caused by an automobile, Aircraft, limited to Liability for loss or damage to persons caused by an aircraft; Public Liability, limited to Liability for loss or damage to the persons of others; Employers' Liability, Workmen's Compensation, Sickness.
Travelers Insurance Co. (Hartford, Conn.).....	Frank H. Whitney.....	Calgary.....	Life, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Inland Transportation, Employers' Liability, Liability, Marine, Personal Property, Plate Glass, Property Damage, Theft, Water Damage, and, Faling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Assurance Society Ltd.	F. W. Mapson.....	Calgary.....	Fire, including Use and Occupancy, Rents, Profits; Accident and Sickness; Automobile, Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, Liability, Inland Marine, Ocean Marine, and, Faling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Insurance Society of Canton, Limited	G. L. Peet.....	Calgary.....	Fire, including Use and Occupancy, Rents, Profits; Accident and Sickness; Automobile, Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, Liability, Inland Marine, Ocean Marine, and, Faling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Union Marine & General Insurance Company, Ltd.	W. F. Solomon	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Assurance Underwriters of the Canadian Indemnity Co.	H. B. MacDonald	Calgary	Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud; Guarantee, Inland Marine, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United British Insurance Co. Ltd.	R. H. Driscoll	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Firemen's Insurance Co. of Philadelphia	R. L. Fenerty	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Mutual Fire Insurance Co.	S. A. Dickson	Edmonton	Fire, Automobile, excluding Public Liability and Property Damage; Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United National Indemnity Co.	E. B. Allsopp	Edmonton	Accident, Automobile, excluding loss or damage by fire; Forgery, Guarantee, Plate Glass, Sickness Theft.
United States Fidelity & Guaranty Company	Clarence E. Tuit	Calgary	Accident, Automobile, excluding loss or damage by fire; Aircraft, Forgery, Guarantee, Liability, Plate Glass, Sickness, Theft.
United States Guaranty Co.	R. S. McLean	Edmonton	Accident Insurance, Automobile, excluding insurance against loss of, or damage to an automobile by fire or transportation, and Theft.
Warner Reciprocal Insurers	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Smoke Damage, Rents and Rental Value, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1948—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Wawanesa Mutual Insurance Co.	Thomas H. Purvis.	Edmonton	Fire, Automobile, including medical expense policy; Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Wellington Fire Insurance Co.	John D. Clay.	Calgary	Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Westchester Fire Insurance Co.	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Earthquake, Explosion, Inland Marine, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Hail, Weather, and, Property Damage, limited to Strikes, Riot or Civil Commotion, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Western Assurance Company.	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Aircraft, Boiler and Machinery, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles (limited), limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Western Life Assurance Company Western Union Insurance Co.	J. P. Swityk Frank R. Freeze.	Calgary Calgary	Life. Fire (including Additional Perils Supplemental Contract); Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a fire policy, Sprinkler Leakage, Use and Occupancy, Rents, Profits, Strikes, Riot and Civil Commotion, Explosion, Tornado, Windstorm, Steam Boiler, Automobile, Inland Transportation, Inland Marine, Accident, Sickness, Burglary, Fidelity, Guarantee, Plate Glass, Liability, Live Stock.

Westminster Fire Office of London, England.....	C. H. Chapman.....	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Accident, Automobile, Guarantee, Inland Transportation, Personal Property, Plate Glass, Civil Commotion, Theft, and in addition, Weather, Earthquake, Falling Aircraft, Impact by Vehicles, and Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Winnipeg Fire Underwriters Agency of the Home Insurance Company.....	O. D. Loudon	Calgary.....	Fire, Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Personal Property, Inland Transportation, Water Damage, Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles, Sprinkler Leakage, Weather, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Woman's Benefit Association.....	Mrs. Hilda A. Nimmo	Edmonton	Life, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Workers Benevolent Association of Canada.....	Andrew Radomsky	Edmonton	Life, Personal Accident and Sickness, to the extent authorized by its Act of Incorporation and By-Laws.
World Fire & Marine Insurance Co.....	Clarence L. Rodgers	Edmonton.....	Fire, including Smoke Damage, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Impact by Vehicles, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.
Yorkshire Insurance Co. Ltd.....	T. A. Hornibrook.....	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Malicious Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Zurich General Accident & Liability Insurance Co. Ltd.	W. L. Wilkin.....	Edmonton	Accident, Automobile, Public Liability, Property Liability, Sickness, Theft, Guarantee.

LIFE INSURANCE — PREMIUM INCOME ON ALBERTA BUSINESS, 1948

NAME OF COMPANY	Net Contract Premium Income			Net Consideration for Annuities	TOTALS
	Ordinary	Industrial	Group		
Aetna Life Insurance Company	\$ 19,601.	.....	\$ 45,563.	\$ 39,680.	\$ 104,844.
Canada Life Assurance Company	864,507.	.....	72,026.	139,296.	1,075,829.
Commercial Life Assurance Company of Canada	214,125.	.....	41,221.	44,567.	299,913.
Confederation Life Association	500,503.	.....	26,359.	29,331.	556,193.
Co-Operative Life Insurance Company	13,171.	.....	31,811.	.....	44,982.
Continental Life Insurance Company	233,159.	.....	.....	13,664.	246,823.
Crown Life Insurance Company	416,408.	.....	.....	12,587.	428,995.
Cuna Mutual Insurance Society	2,806.	.....	16,856.	.....	19,662.
Dominion of Canada General Insurance Company	60,635.	.....	.....	963.	61,598.
Dominion Life Assurance Company	462,702.	.....	748.	25,469.	488,919.
T. Eaton Life Assurance Company	71,484.	.....	.....	1,851.	73,335.
Empire Life Insurance Company	16,561.	.....	.....	79.	16,640.
(retired from Province, December 31, 1933)	.....	.....	.....	.....	.....
Equitable Life Insurance Company of Canada	18,191.	.....	.....	673.	18,864.
(retired from Province, December 31, 1934)	318,104.	.....	.....	3,713.	321,817.
Excelsior Life Insurance Company	174,092.	.....	.....	2,436.	176,528.
Fidelity Life Assurance Company	969,933.	.....	62,842.	312,216.	1,344,991.
Great-West Life Assurance Company	637,925.	.....	5,134.	49,794.	692,853.
Imperial Life Assurance Company of Canada	65,989.	.....	.....	2,702.	68,691.
Life Insurance Company of Alberta	1,061,718.	19,906.	88,739.	8,163.	1,178,526.
London Life Insurance Company	.....	.....	.....	.....	.....
(retired from Province, December 31, 1934)	1,842.	.....	.....	.....	1,842.
Manufacturers Life Insurance Company	1,010,991.	.....	5,307.	115,687.	1,131,985.
Metropolitan Life Insurance Company	814,570.	506,784.	49,264.	28,108.	1,398,726.
Monarch Life Insurance Company	365,038.	.....	.....	17,546.	382,584.
Montreal Life Assurance Company	61,500.	.....	2,005.	6,344.	69,849.
Mutual Life Assurance Company of Canada	1,078,451.	.....	18,628.	87,840.	1,184,919.
National Life Assurance Company of Canada	29,555.	.....	173.	346.	33,074.
New York Life Insurance Company	193,985.	.....	.....	300.	193,985.
North American Life Assurance Company	705,149.	.....	10,021.	47,363.	762,533.
Northern Life Assurance Company	.....	.....	.....	.....	.....
(retired from Province, December 31, 1937)	17,613.	.....	733.	2,125.	20,471.
Norwich Union Life Insurance Society	5,852.	.....	.....	521.	6,373.
Ocidental Life Insurance Company of California	84,199.	.....	7,528.	104.	91,831.
Phoenix Assurance Company Limited of London, England	.....	.....	.....	.....	.....
(retired from Province, December 31, 1927)	463.	.....	.....	29,203.	463.
Prudential Insurance Company of America	787,027.	444,243.	626.	.....	1,261,099.
Royal Insurance Company Limited	9,540.	.....	.....	39,759.	9,540.
Sovereign Life Assurance Company of Canada	332,706.	.....	.....	.....	372,465.
Standard Life Assurance Company	.....	.....	.....	.....	.....
(retired from Province, December 31, 1933)	5,076.	.....	.....	.....	5,076.
Sun Life Assurance Company of Canada	1,672,936.	.....	219,350.	932,320.	2,824,606.
Travelers Insurance Company	134,247.	.....	4,942.	.....	139,189.
Western Life Assurance Company	71,831.	.....	.....	814.	72,645.
	\$13,506,885.	\$ 970,933.	\$ 712,578.	\$ 1,992,862.	\$17,183,258.

LIFE INSURANCE

— DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1948

SUPERINTENDENT OF INSURANCE

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NAME OF COMPANY	DEATH CLAIMS			Matured Endowment	Surrender Values	Dividends	Other Payments	TOTAL
	Ordinary	Industrial	Group					
Aetna Life Insurance Company	\$ 16,891.		\$ 27,580.	\$ 44,471.	\$ 253.	\$ 369.	\$ 700.	\$ 16,032.
Canada Life Assurance Company	233,895.		36,087.	269,982.	126,829.	115,113.	92,772.	380,168.
Commercial Life Assurance Company of Canada	36,107.		17,500.	53,607.	46,520.	14,322.	5,427.	96,252.
Confederation Life Association	84,647.		7,750.	92,397.	61,941.	67,787.	7,566.	178,493.
Co-Operative Life Insurance Company			8,769.	8,769.				
Continental Life Insurance Company	10,850.		10,850.	10,850.	16,288.	9,032.	4,113.	42,683.
Crown Life Insurance Company	26,132.		26,132.	26,132.	25,476.	24,318.	11,790.	85,495.
Cuna Mutual Insurance Society			5,655.	5,655.	176.	1,422.	23.	1,621.
Dominion of Canada General Insurance Company	14,177.		14,177.	14,177.	1,000.	42,562.	3,900.	8,480.
Dominion Life Assurance Company	91,833.		91,833.	92,433.	42,436.	1,269.	9,493.	147,639.
T. Eaton Life Assurance Company	5,075.		600.	5,075.	7,523.			33,561.
Empire Life Insurance Company (retired from Province, December 31, 1933)	16,727.			16,727.	5,849.	1,516.	160.	18,265.
Equitable Life Insurance Company of Canada (retired from Province, December 31, 1934)	12,500.			12,500.	9,050.	525.	165.	22,265.
Excelsior Life Insurance Company	50,021.			50,021.	37,400.	12,778.	4,812.	73,018.
Fidelity Life Insurance Company	16,646.			16,646.	11,667.	1,688.	180.	15,600.
Great-West Life Assurance Company	307,252.		39,610.	346,862.	156,579.	110,752.	40,364.	456,960.
Imperial Life Assurance Company of Canada	138,212.		1,000.	139,212.	54,269.	71,786.	12,883.	190,787.
Life Insurance Company of Alberta	3,000.		176.	3,176.	503.	25.		528.
London Life Insurance Company	135,572.	\$ 1,256.	42,963.	179,791.	89,611.	183,772.	17,383.	440,056.
London and Scottish Assurance Corporation Limited (retired from Province, December 31, 1934)					3,917.	297.		6,194.
Manufacturers Life Insurance Company	153,191.		4,000.	157,191.	86,430.	99,775.	32,495.	308,743.
Metropolitan Life Insurance Company	101,031.	53,243.	18,000.	172,274.	184,979.	173,029.	31,729.	642,533.
Monarch Life Assurance Company	39,952.			39,952.	29,277.	13,621.	5,261.	59,931.
Montreal Life Assurance Company	8,000.			8,000.	6,959.	2,360.	408.	17,657.
Mutual Life Assurance Company of Canada	288,093.		6,421.	274,514.	115,782.	200,773.	30,835.	478,823.
National Life Assurance Company of Canada	7,910.			7,910.	11,739.	6,812.	23,965.	23,965.
New York Life Insurance Company	101,336.			101,336.	51,659.	28,454.	28,550.	256,512.
Northern American Life Assurance Company	148,826.		2,000.	150,826.	76,055.	67,442.	16,822.	245,133.
Northern Life Assurance Company (retired from Province, December 31, 1937)	8,000.		2,000.	10,000.	17,710.	1,780.	817.	37,532.
Norwich Union Life Insurance Society						560.		560.
Occidental Life Insurance Company of California	28,794.		4,000.	32,794.	4,364.	4,108.		11,472.
Phoenix Assurance Company Limited of London, Eng. (retired from Province, December 31, 1927)					165,081.	117,050.	5,793.	445,523.
Prudential Insurance Company of America	97,792.	67,047.	53.	164,892.		37.		2,357.
Royal Insurance Company Limited	4,978.			4,978.	36,415.	9,959.	8,357.	71,309.
Sovereign Life Assurance Company of Canada	24,055.			24,055.				
Standard Life Assurance Company (retired from Province, December 31, 1933)	20,000.		65,350.	20,000.	719.	639.	676.	2,034.
Sun Life Assurance Company of Canada	320,314.			385,664.	247,474.	222,916.	150,538.	916,645.
Travelers Insurance Company	64,839.		8.	64,831.	16,711.	905.	5,249.	80,217.
Western Life Assurance Company				5,000.	8,175.			14,080.
	\$2,582,648.	\$ 121,546.	\$ 289,506.	\$2,993,700.	\$1,760,196.	\$1,608,553.	\$ 528,981.	\$5,829,123.

LIFE INSURANCE — EXHIBIT OF POLICIES IN ALBERTA, 1948

NAME OF COMPANY	Gross in Force At End of 1947		New Issued		Gross in Force At End of 1948		Amount Reinsured
	No.	Amount	No.	Amount	No.	Amount	
Aetna Life Insurance Company.....	425	\$4,059,517.	18	\$ 271,526.	417	\$ 4,913,444.	\$ 2,000.
Canada Life Assurance Company.....	10,649	36,864,817.	1,276	5,133,541.	11,263	40,163,842.	1,479,023.
Commercial Life Assurance Company of Canada.....	5,970	10,977,049.	1,291	1,770,240.	6,685	11,017,956.	8,000.
Confederation Life Association.....	8,052	19,994,041.	907	2,856,966.	8,436	23,220,763.	509,282.
Co-Operative Life Insurance Company.....	72	1,441,384.	328	2,506,920.	417	4,077,558.	3,000.
Continental Life Insurance Company.....	4,424	8,274,269.	1,006	2,070,097.	4,969	9,423,012.	554,181.
Crown Life Insurance Company.....	7,312	13,383,871.	1,452	3,150,019.	8,217	15,395,849.	71,500.
Cuna Mutual Insurance Society.....	1,300	1,710,247.	78	259,311.	258	2,650,516.	221,150.
Dominion of Canada General Insurance Company.....	1,090	2,186,623.	175	391,389.	1,199	2,453,256.	187,259.
Dominion Life Assurance Company.....	7,536	17,847,732.	903	3,080,838.	8,079	20,132,388.	31,000.
T. Eaton Life Assurance Company.....	1,295	2,243,992.	229	448,798.	1,408	2,527,522.	1,830.
Empire Life Insurance Company (retired from Province, December 31, 1933).....	759	976,100.	.....	.....	719	937,338.	.....
Equitable Life Insurance Company of Canada (retired from Province, December 31, 1934).....	450	1,044,402.	1	1,000.	431	1,012,472.	17,675.
Excelsior Life Insurance Company.....	4,210	10,141,530.	967	3,042,277.	4,839	12,372,636.	222,940.
Fidelity Life Insurance Company.....	3,572	4,947,527.	525	952,957.	3,856	5,510,162.	114,800.
Great-West Life Assurance Company.....	15,769	45,838,695.	1,515	5,086,632.	16,643	49,533,794.	647,635.
Imperial Life Assurance Company of Canada.....	9,913	21,092,376.	922	2,241,275.	10,408	22,229,320.	411,540.
Life Insurance Company of Alberta.....	1,531	2,968,876.	662	1,724,084.	2,013	4,235,855.	.....
London Life Insurance Company.....	10,531	47,172,017.	994	6,603,703.	11,385	54,752,671.	3,006,420.
London and Scottish Assurance Corporation Limited (retired from Province, December 31, 1934).....	99	205,707.	.....	.....	97	207,646.	200,440.
Manufacturers Life Insurance Company.....	14,016	34,219,694.	1,567	5,328,991.	14,853	37,598,641.	.....
Metropolitan Life Insurance Company.....	61,802	50,881,131.	4,582	5,393,790.	63,320	54,391,869.	509,107.
Monarch Life Assurance Company.....	5,397	13,685,802.	1,395	5,351,779.	6,364	17,565,111.	113,938.
Montreal Life Insurance Company.....	16,337	2,657,902.	1,115	348,745.	1,003	2,718,855.	517,084.
Mutual Life Assurance Company of Canada.....	16,337	39,551,155.	1,452	4,742,336.	17,153	43,523,318.	58,590.
National Life Assurance Company of Canada.....	4,902	1,841,159.	19	36,108.	884	1,802,270.	31,970.
New York Life Insurance Company.....	4,245	9,469,668.	85	331,500.	4,203	9,381,138.	.....
North American Life Assurance Company.....	10,693	24,931,717.	1,336	4,080,756.	11,395	27,428,147.	7,818.
Northern Life Assurance Company (retired from Province, December 31, 1937).....	731	1,132,265.	.....	.....	694	1,124,583.	.....
Norwich Union Life Insurance Society.....	11	62,796.	118	508,580.	124	554,425.	.....
Occidental Life Insurance Company of California, England Phoenix Assurance Company Limited of London, England (retired from Province, December 31, 1927).....	1,200	4,252,197.	76	607,069.	1,166	4,891,072.	.....
Prudential Insurance Company of America.....	16	72,783.	1	1,903.	15	73,686.	694,357.
Royal Life Assurance Company.....	64,392	34,525,353.	5,953	4,754,339.	66,071	37,744,364.	.....
Sovereign Life Assurance Company of Canada.....	159	85,062.	31	85,298.	182	511,157.	.....
Standard Life Assurance Company.....	4,693	9,813,602.	877	2,174,805.	5,292	11,473,196.	.....
Standard Life Assurance Company (retired from Province, December 31, 1933).....	73	203,914.	.....	.....	72	202,156.	324,527.
Sun Life Assurance Company of Canada.....	20,798	64,003,889.	2,519	10,394,757.	22,364	74,177,036.	5,985.
Travelers Insurance Company.....	1,189	6,798,463.	144	733,000.	1,245	7,357,932.	55,996.
Western Life Assurance Company.....	1,864	2,574,572.	228	351,819.	1,951	2,729,647.	.....
	303,344	\$553,669,899.	33,747	\$87,347,208.	320,090	\$621,716,563.	\$10,019,047.

FRATERNAL SOCIETIES—SUMMARY FINANCIAL STATEMENT, 1948
(TOTAL BUSINESS OF SOCIETY)

NAME OF SOCIETY	HEAD OFFICE IN CANADA	Total Admitted Assets	Total Liabilities Except Actuarial Reserve	Total Premium Income	Total Disbursement
Aid Association for Lutherans	249 King Street, Waterloo, Ontario	\$ 105,630,624.	\$ 20,711,190.	\$ 20,308,392.	\$ 4,895,092.
Ancient Order of Foresters	7 Gerrard Street West, Toronto, Ontario	491,800.	416,112.	28,753.	
Ancient North-West	217 McIntyre Block, Winnipeg, Manitoba	634,980.	66,390.	26,237.	31,762.
Associated Canadian Travellers, The	P. Burns Building, Calgary, Alberta	57,298.	35,790.	61,252.	15,537.
Canadian National Railways Employees Medical Aid Society of Saskatchewan	405 Standard Bldg., Saskatoon, Sask.	19,862.	6,475.	144,694.	126,628.
Canadian Order of Foresters	84 Market Street, Brantford, Ontario	23,018,914.	1,919,504.	752,318.	1,130,909.
Canadian Woodmen of the World	Woodmen of the World Bldg., London, Ont.	2,410,186.	428,922.	113,697.	175,936.
Grand Council of the Catholic Mutual Benefit Association of Canada (retired from Province Dec. 31, 1942)					
Grand Orange Lodge of British America	354 St. Catherine St., E., Montreal, Quebec	1,446,982.	121,387.	93,467.	116,646.
Independent Mutual Benefit Federation	10 Berti Street, Toronto, Ontario	2,609,672.	80,777.	182,737.	135,619.
Independent Order of Foresters	455 Spadina Avenue, Toronto, Ontario	87,121.	1,728.	39,393.	14,591.
Independent Order of Oddfellows, Manchester Unity	Bay & Richmond Streets, Toronto, Ont.	48,684,548.	5,003,397.	3,340,353.	3,711,459.
Knights of Columbus	382 Lipton Street, Winnipeg, Manitoba	63,962.		948.	1,516.
Lutheran Brotherhood	57 St. James Street, W., Montreal, Quebec	70,212,592.	4,833,605.	9,071,559.	3,724,599.
Lutheran Mutual Aid Society (retired from Province Dec. 31, 1937)	Winnipeg, Manitoba	41,489,919.	7,312,957.	8,014,787.	1,900,760.
Maccabees, The	Waverly, Iowa, U.S.A.	34,647,633.	4,596,725.	5,075,294.	3,012,657.
Modern Woodmen of America	1291 Ouellette Ave., Windsor, Ontario	78,565,113.	13,064,367.	8,965,088.	4,437,640.
National Slovak Society of the United States of America	1504-3rd Ave., Rock Island, Illinois, U.S.A.	149,592,598.	15,312,080.	16,763,756.	11,578,677.
Order of United Commercial Travellers of America	Bellevue, Alberta	8,174,886.	1,239,709.	508,744.	534,434.
Polish Society for Brotherly Aid	712 Confederation Life Bldg., Winnipeg, Manitoba	5,241,572.	5,241,572.	2,538,871.	1,524,844.
Sons of Norway	Coleman, Alberta	6,217.		1,422.	722.
Woman's Benefit Association	225 Howe Street, Vancouver, B.C.	5,086,313.	999,046.	482,866.	287,132.
Workers Benevolent Association of Canada	Lock Box 224, Sarnia, Ontario	56,270,731.	4,060,866.	3,241,937.	2,759,470.
	595 Pritchard Ave., Winnipeg, Manitoba	526,342.	134,487.	145,089.	32,807.
		\$ 634,969,769.	\$ 85,515,086.	\$ 79,901,654.	\$ 40,139,437.

FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN
ALBERTA, 1948

NAME OF SOCIETY	At End of 1947	Additions		Deductions			At End of 1948
		New Issued	Other Additions	Ceased by Death and Matured	Ceased by Lapse and Surrender	Other Deductions	
Aid Association for Lutherans	\$ 364,309.	\$ 134,250.	20,500.		\$ 26,485.	\$ 21,588.	\$ 470,986.
Ancient Order of United Workmen of the Canadian North-West	273,500.	13,000.	18,000.	5,000.	29,000.	3,500.	273,000.
Associated Canadian Travellers, The	132,578.	38,333.	640.		34,349.		137,203.
Canadian Order of Foresters	1,033,048.	100,100.	31,528.	29,217.	39,836.	1,220.	1,094,403.
Canadian Woodmen of the World	10,778.		235.	290.			10,743.
Grand Council of the Catholic Mutual Benefit Association of Canada	16,314.						16,314.
Grand Orange Lodge of British America	97,700.	7,000.	463.	2,300.	1,255.		101,608.
Independent Order of Foresters	426,084.	335,000.	19,698.	6,500.	164,000.	14,504.	595,778.
Knights of Columbus	1,037,037.	15,557.	5,000.	9,500.	56,500.	10,600.	1,120,994.
Lutheran Brotherhood	92,000.	6,000.			1,000.		97,000.
Lutheran Mutual Aid Society	69,541.		525.			1,000.	69,066.
Maccabees, The	944,074.	185,582.	50,426.	4,018.	133,589.	8,236.	1,034,239.
Modern Woodmen of America	534,765.	1,500.	10,148.	7,518.		15,115.	523,780.
National Slovak Society of the United States of America	153,590.	11,400.	2,300.		17,300.	1,636.	148,354.
Sons of Norway	44,500.			1,000.		2,000.	41,500.
Woman's Benefit Association	254,461.	10,725.		3,806.	7,895.	7,506.	245,979.
Workers Benevolent Association of Canada	414,150.	118,750.	3,250.	2,250.	70,450.	7,150.	456,300.
	\$ 5,904,430.	\$ 1,117,197.	\$ 162,733.	\$ 71,399.	\$ 581,659.	\$ 94,055.	\$ 6,437,247.

FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY)
IN ALBERTA, 1948

NAME OF SOCIETY	Number at End 1947	New Issued	Revived	Terminated by Death	Lapsed	Expired	Transferred	Number at End 1948
Ancient Order of Foresters	49	113	32	4	135	.....	.....	45
Associated Canadian Travellers, The	493	363	.....	2	61	.....	.....	501
Canadian National Railways Employees Medical Aid Society of Saskatchewan	1617	2	1	7	2	42	.....	1,870
Canadian Order of Foresters	182	8	.....	6	.....	1	.....	176
Grand Council of the Catholic Mutual Benefit Assoc. of Canada	411	67	3	4	24	.....	3	388
Independent Mutual Benefit Federation	65	2	.....	.....	26	.....	.....	109
Independent Order of Foresters	90	105	41	1	106	3	.....	88
Independent Order of Oddfellows, Manchester Unity	227	132	41	3	74	16	.....	263
Maccabees, The	588	37	.....	.....	8	.....	.....	668
Order of United Commercial Travellers of America	85	57	8	4	60	4	7	114
Polish Society for Brotherly Aid	718	.....	.....	.....	.....	.....	.....	708
Workers Benevolent Association of Canada	.....	.....	.....	.....	.....	.....	.....	.....
	4,526	886	126	31	500	66	10	4,931

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1948

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
JOINT STOCK:				
Acadia Fire Insurance Company	\$ 16,836.	\$ 8,153.	\$ 8,512.	104.40
Aetna Insurance Company	60,730.	48,912.	22,539.	46.08
Agricultural Insurance Company	200.	309.	60.	19.42
Alberta General Insurance Company	139,675.	150,129.	62,623.	41.71
Alliance Assurance Company, Limited	43,863.	23,399.	18,164.	77.63
Alliance Assurance Company of Philadelphia	13,843.	20,551.	69,158.	336.52
Alliance Assurance Company	12,561.	8,179.	5,339.	65.28
American Alliance Insurance Company	4,607.	3,313.	1,821.	54.96
American Home Fire Assurance Company	24,426.	26,417.	32,786.	124.11
American Insurance Company	19,635.	17,895.	11,189.	62.52
Anglo-Scottish Insurance Company, Limited	7,817.	6,437.	3,124.	48.53
Atlas Assurance Company, Limited	19,755.	14,001.	8,763.	62.59
Automobile Insurance Company of Hartford	100.	102.		
Baloise Fire Insurance Company, Limited	8,723.	5,164.	6,960.	134.77
Baltimore American Insurance Company	(All re-insured)			
Beaver Fire Insurance Company	4,798.	2,406.	516.	21.45
Bee Fire Insurance Company of Paris, France	13,550.	10,427.	2,167.	20.78
Boston Insurance Company	41,642.	30,852.	16,998.	55.10
British American Assurance Company	35,130.	25,380.	9,762.	38.46
British Canadian Assurance Company	30,760.	8,715.	9,389.	107.73
British Crown Assurance Corporation, Limited	22,582.	17,739.	10,569.	59.58
British Empire Assurance Company	13,785.	7,226.	7,819.	108.21
British & European Insurance Company, Limited	2,304.	1,671.	911.	54.51
British General Insurance Company, Limited	5,759.	4,157.	2,276.	54.75
British Law Insurance Company, Limited	2,558.	798.	909.	113.90
British Northwestern Fire Insurance Company	15,054.	11,834.	7,046.	59.54
British Traders' Insurance Company, Limited	23,529.	17,098.	6,656.	38.93
Caledonian American Insurance Company	4,086.	4,081.	1,402.	28.84
Caledonian Insurance Company	21,173.	22,372.	9,331.	41.71
California Insurance Company	2,034.	1,597.	911.	57.04
Camden Fire Insurance Association	24,399.	19,301.	10,535.	54.58
Canada Accident & Fire Assurance Company	12,670.	9,303.	4,010.	55.04
Canada Security Assurance Company	12,748.	13,711.	4,574.	33.36
Canadian Alliance Insurance Company	9,771.		18,426.	
Canadian Fire Insurance Company	93,472.	74,901.	76,389.	101.99
Canadian General Insurance Company	39,479.	18,307.	16,023.	87.56

**ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS
IN THE PROVINCE OF ALBERTA, 1948—Continued**

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Canadian Home Assurance Company	\$ 17,231.	\$ 14,419.	\$ 14,541.	100.84
Canadian Indemnity Company	42,686.	25,235.	23,695.	93.89
Canadian Mercantile Insurance Company	124,475.	108,590.	92,740.	85.40
Canadian Surety Company	2,148.	9,506.	5,019.	52.80
Car & General Insurance Corporation, Limited	22,300.	14,647.	9,897.	67.57
Casualty Company of Canada	9,289.	5,020.	3,611.	66.95
Central Insurance Company, Limited	9,983.	6,368.	2,613.	41.03
Century Insurance Company, Limited	28,718.	9,111.	19,743.	216.89
Citizen's Insurance Company of New Jersey	3,280.	2,924.	245.	8.38
City of New York Insurance Company	5,612.	3,252.	2,837.	87.24
Columbia Insurance Company of New York	85,823.	57,922.	25,362.	43.79
Commercial Union Assurance Company, Limited	24,810.	18,224.	10,884.	59.72
Connecticut Fire Insurance Company	10,054.	10,159.	9,180.	90.36
Consolidated Fire & Casualty Insurance Company	40,770.	41,257.	19,074.	46.23
Continental Insurance Company	15,789.	11,111.	2,184.	19.66
Cornhill Insurance Company, Limited				
Dominion of Canada General Insurance Company	25,407.	16,385.	1,337.	8.16
Dominion Fire Insurance Company	29,014.	22,415.	6,215.	27.73
Eagle Fire Company of New York	14,011.	9,854.	5,644.	57.27
Eagle Star Insurance Company, Limited	79,532.	60,770.	44,629.	73.44
Employers Liability Assurance Corporation Limited	26,969.	19,393.	11,475.	59.17
Ensign Insurance Company	8,707.	5,163.	547.	10.59
Equitable Fire & Marine Insurance Company	4,962.	3,645.	2,177.	59.73
Eureka Security Fire & Marine Insurance Company	51,198.	39,615.	28,842.	72.81
Excess Insurance Company, Limited	8,006.	694.	1,763.	254.03
Federal Fire Insurance Company of Canada	20,797.	13,616.	11,111.	81.60
Federal Insurance Company	19,413.	51.		
Federation Insurance Company of Canada	19,925.		8,042.	18.37
Fidelity-Phenix Fire Insurance Company of New York	28,471.	23,150.	4,252.	38.02
Fire Association of Philadelphia	15,387.	12,952.	5,041.	103.51
Fire Insurance Company of Canada	16,487.	11,625.	12,034.	138.87
Fireman's Fund Insurance Company	12,395.	5,472.	7,599.	54.14
Firemen's Insurance Company of Newark	38,574.	27,828.	15,067.	
First National Insurance Company of America	(All re-insured)			
Franklin Fire Insurance Company of Philadelphia	(All re-insured)			

General Accident Assurance Company of Canada.....	30,066.	17,667.	11,213.	63.47
General Accident, Fire & Life Assurance Corporation Ltd.	46,236.	24,552.	6,894.	28.08
General Insurance Company of America.....	104,425.	82,254.	19,173.	23.31
General Security Insurance Company of Canada	14,008.	(All re-insured)	2,343.	51.26
Gibraltar Fire & Marine Insurance Company	18,578.	12,147.	6,643.	54.70
Girard Fire & Marine Insurance Company	26,375.	22,429.	5,998.	26.74
Glen Falls Insurance Company	12,478.	7,958.	3,266.	41.04
Globe Indemnity Company of Canada	240,362.	252,300.	242,156.	95.98
Grain Insurance & Guarantee Company	26,627.	19,747.	9,286.	47.02
Granite State Fire Insurance Company	92,332.	67,783.	39,152.	57.76
Great America Insurance Company	38,916.	26,498.	8,043.	30.35
Guardian Assurance Company, Limited of London, England	6,784.	5,327.	3,004.	56.39
Guardian Insurance Company of Canada	11,277.	6,149.	9,455.	153.76
Guildhall Insurance Company, Limited	34,455.	27,953.	28,624.	102.40
Halifax Insurance Company	72,935.	50,713.	41,457.	81.75
Hartford Fire Insurance Company	6,801.	3,683.	5,631.	152.89
Helvetia Swiss Fire Insurance Company, Limited	23,703.	29,484.	22,632.	76.76
Home Assurance Company of Canada	84,140.	176,059.	93,677.	53.20
Home Insurance Company	(All re-insured)			
Homestead Fire Insurance Company	15,614.	9,957.	4,087.	41.05
Hudson Bay Insurance Company	5,612.	5,943.	2,483.	41.78
Imperial Assurance Company	14,826.	6,184.	4,209.	68.06
Imperial Guarantee & Accident Insurance Co. of Canada	7,813.	5,649.	6,930.	122.67
Imperial Insurance Office	68,758.	92,527.	23,337.	25.22
Insurance Company of North America	57,086.	43,661.	33,962.	77.78
Law Union & Rock Insurance Company, Limited	23,670.	12,723.	14,909.	117.18
Legal & General Assurance Society, Limited	112,136.	72,063.	32,876.	45.62
Liverpool & London & Globe Insurance Company Limited	19,965.	12,753.	5,226.	41.04
Liverpool-Manitoba Assurance Company	(All re-insured)			
Local Government Guarantee Society, Limited	40,490.	30,509.	117,393.	384.78
London Assurance, The	24,032.	8,989.	13,714.	152.56
London-Canada Insurance Company	12,708.	12,182.	1,766.	14.50
London & County Insurance Company, Limited	8,418.	6,223.	4,079.	65.55
London Guarantee & Accident Company, Limited	13,643.	4,365.	2,390.	54.75
London & Lancashire Guarantee & Accident Co. of Canada	116,576.	83,937.	47,654.	56.73
London & Lancashire Insurance Company, Limited	10,921.	710.	282.	
London & Provincial Marine & General Insurance Co., Ltd	2,041.	5,675.	1,786.	31.47
London & Scottish Assurance Corporation Limited	44,953.	31,087.	25,020.	80.48
Lumberman's Insurance Company	7,421.	5,512.	495.	8.98
Mercantile Insurance Company	21,797.	20,935.	5,495.	26.27
Mercants & Manufacturers Insurance Co. of New York	7,901.	7,125.	2,387.	33.50
Mercants Marine Insurance Company, Limited	(All re-insured)			
Mercants & Traders Assurance Company	17,026.	12,076.	9,494.	78.00
Mercury Insurance Company	9,306.	9,218.	6,663.	72.28
Michigan Fire & Marine Insurance Company				

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS
IN THE PROVINCE OF ALBERTA, 1948—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Milwaukee Mechanics Insurance Company	\$ 7,716.	\$ 83,961.	\$ 10,603.	34.15
Monument Insurance Company, Limited	5,791.	4,792.	1,636.	67.56
Motor Union Insurance Company Limited	11,150.	7,325.	4,949.	
National-Ben Franklin Fire Insurance Company	46,585.	32,906.	15,645.	47.54
National Fire Insurance Company of Hartford	10,965.	13,106.	3,333.	25.43
National General Insurance Company Limited	9,048.	1,621.	2,465.	152.05
National Liberty Insurance Company of America	(All re-insured)			
National-Liverpool Insurance Company	9,982.	6,366.	2,613.	41.05
National Provincial Insurance Company, Limited	11,150.	7,325.	4,949.	67.56
New Brunswick Fire Insurance Company	2,327.	2,304.	1,666.	72.30
New England Fire Insurance Company	19,532.	16,303.	5,448.	32.47
New Hampshire Fire Insurance Company	5,546.	5,273.	1,112.	7.81
New York Underwriters Insurance Company	6,739.	4,965.	1,297.	26.12
New Zealand Insurance Company, Limited	1,580.	8,925.	2,809.	31.47
Newark Fire Insurance Company	41,691.	16,094.	6,289.	39.08
Niagara Fire Insurance Company	51,937.	32,163.	13,199.	41.04
North British & Mercantile Insurance Company Limited	5,612.	5,409.	2,483.	45.90
North Empire Fire Insurance Company	36,929.	15,954.	15,796.	99.01
North River Insurance Company	4,607.	3,317.	1,821.	54.92
North West Fire Insurance Company	31,931.	24,030.	13,100.	54.52
Northern Assurance Company, Limited	20,206.	17,168.	27,91.	77.91
Northwestern National Insurance Company	78,655.	48,413.	33,048.	68.26
Norwich Union Fire Insurance Society, Limited				
Occidental Fire Insurance Company	15,247.	7,315.	2,193.	29.99
Ocean Accident & Guarantee Corporation Limited	12,670.	9,378.	5,010.	53.42
Pacific Coast Fire Insurance Company	7,740.	2,585.	3,131.	121.12
Pacific Fire Insurance Company	5,856.	4,861.	3,702.	76.16
Palatine Insurance Company, Limited	13,822.	9,968.	5,463.	54.86
Patriotic Assurance Company, Limited	17,926.	13,232.	5,014.	37.89
Pearl Assurance Company, Limited	74,964.	59,067.	37,201.	62.98
Phenix Fire Insurance Company of Paris	10,125.	1,624.	4,401.	86.27
Philadelphia Fire & Marine Insurance Company	11,394.	10,795.	4,809.	44.55
Phoenix Assurance Company Limited	56,388.	42,112.	28,525.	67.74
Phoenix Insurance Company of Hartford	57,552.	57,647.	25,247.	51.84
Pioneer Insurance Company	8,783.	5,601.	2,299.	41.05
Planet Assurance Company	12,141.	7,301.	7,301.	77.58
Pool Insurance Company	81,083.	73,003.	141,227.	193.40

Progressive Insurance Company of Canada	1,950.	502.	2,000.	398.41
Providence Fire Insurance Company	43,124.	11,317.	15,699.	138.88
Providence Washington Insurance Company	25,892.	17,039.	4,982.	29.24
Provincial Insurance Company, Limited	16,708.	9,420.	13,436.	70.11
Prudential Assurance Company, Limited	70,280.	52,650.	16,745.	31.80
Quebec Fire Assurance Company	5,616.	8,380.	1,391.	16.58
Queen Insurance Company of America	6,610.	38,836.	11,749.	30.26
Railway Passengers Assurance Company	12,147.	6,092.	2,342.	38.45
Reliance Insurance Company of Canada	12,509.	9,189.	5,488.	59.72
Royal Exchange Assurance	151,002.	116,041.	92,222.	79.47
Royal Insurance Company, Limited	201,531.	39,255.	39,534.	41.07
Royal Scottish Insurance Company, Limited	4,540.	5,160.	2,382.	46.16
Saint Paul Fire & Marine Insurance Company	40,279.	32,557.	32,645.	100.00
Scottish Canadian Assurance Corporation	14,530.	12,646.	16,765.	132.57
Scottish Insurance Corporation Limited	28,694.	8,964.	6,102.	88.07
Scottish Metropolitan Assurance Company Limited	12,874.	5,640.	4,168.	73.90
Scottish Union & National Insurance Company	17,271.	7,956.	9,447.	118.74
Sea Insurance Company, Limited	18,538.	13,096.	4,865.	34.77
Security Insurance Company of New Haven, Connecticut	13,994.	11,096.	4,242.	38.23
Security National Insurance Company	3,763.	2,956.	1,761.	59.58
Sentinel Fire Insurance Company	2,327.	2,305.	1,666.	72.28
South British Insurance Company, Limited	18,613.	14,888.	6,442.	43.30
Springfield Fire & Marine Insurance Company	100,164.	101,222.	63,584.	62.91
Standard Insurance Company of New York	1,289.	707.		
Standstead & Sherbrooke Insurance Company	44,164.	36,684.	29,245.	79.72
State Assurance Company, Limited	11,150.	7,325.	4,949.	67.56
Sun Insurance Office, Limited	57,488.	44,516.	29,786.	66.91
Switzerland General Insurance Company Limited	19,878.	10,190.	15,729.	154.35
Toronto General Insurance Company	32,301.	14,978.	13,115.	87.56
Transcontinental Insurance Company	20,287.	27,187.	31,323.	115.21
Travelers Fire Insurance Company	7,220.	5,365.	1,391.	25.93
Union Assurance Society, Limited	21,884.	15,625.	8,652.	55.37
Union Insurance Society of Canton, Limited	43,697.	31,753.	12,362.	38.93
Union Marine & General Insurance Company, Limited	8,418.	6,223.	4,079.	65.55
United British Insurance Company Limited		(All re-insured)		
United Firemen's Insurance Company	5,612.	3,252.	2,837.	87.24
Wellington Fire Insurance Company	13,964.	12,108.	7,263.	59.98
Westchester Fire Insurance Company	19,246.	11,957.	6,963.	58.23
Western Assurance Company	21,091.	12,615.	17,979.	142.52
Western Union Insurance Company	94,140.	98,236.	38,419.	39.11
Westminster Fire Office		(All re-insured)		
World Fire & Marine Insurance Company	6,119.	15,675.	38,226.	243.87
Yorkshire Insurance Company, Limited	26,764.	16,005.	15,046.	94.01

**ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING
BUSINESS IN THE PROVINCE OF ALBERTA, 1948—Continued**

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
LLOYD'S:				
Non-Marine Underwriter's, Member of Lloyd's, London, Eng.	\$ 191,387.	\$ 136,262.	\$ 187,187.	137.37
RECIPROCAL EXCHANGE:				
Affiliated Underwriters	20,625.	13,178.	821.	6.23
American Exchange Underwriters	3,223.	2,456.		
Canadian Reciprocal Underwriters	1,655.	1,705.		
Canners Exchange Subscribers of Warner Inter-Insurance Bureau	7,456.	9,301.		
Fireproof-Sprinklered Underwriters	1,257.	1,104.		
Individual Underwriters	5,091.	3,975.		
Lumbermen's Underwriting Alliance	11,961.	13,010.		
Metropolitan Inter-Insurers	3,644.	3,849.		
New York Reciprocal Underwriters	3,970.	3,776.		
Retail Lumbermen's Inter-Insurance Exchange	25,792.	33,130.	33,778.	101.95
Warner Reciprocal Insurers				
MUTUALS (Extra-Provincial):				
Retail Lumbermen's Mutual Fire Insurance Company	3,437.	3,437.	6,047.	175.00
Saskatchewan Mutual Fire Insurance Company	99,661.	78,540.	39,005.	49.66
OTHER MUTUALS:				
Central Manufacturers' Mutual Insurance Company	2,180.	1,533.	47.	3.06
Economical Mutual Fire Insurance Company	20,093.	18,453.	14,494.	78.54
Gore District Mutual Fire Insurance Company	41,000.	37,696.	24,986.	66.28
Hardware Dealer Mutual Fire Insurance Company	3,697.	70,042.	39,544.	56.46
Manufacturers Mutual Fire Insurance Company	9,573.	6,664.	4,649.	69.77
Mil Owners Mutual Fire Insurance	25,180.	25,899.	9,713.	37.50
Mutua, Implement & Hardware Insurance Company	161,323.	86,370.	53,063.	61.44
National Retailers Mutual Insurance Company	2,970.	3,488.	1,729.	49.40
Northwestern Mutual Fire Association	81,845.	82,037.	36,434.	44.41
Portage la Prairie Mutual Insurance Company	179,230.	153,847.	72,173.	46.91
United Mutual Fire Insurance Company	28,633.	18,947.	3,335.	17.60
Wawanesa Mutual Insurance Company	358,689.	314,487.	206,931.	65.79
Figures in italics denote red ink figures.				
Edmonton, June 15, 1949.	\$6,555,102.	\$5,316,082.	\$3,567,248.	67.10

E. R. HUGHES,
Superintendent of Insurance.

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES

TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1948

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Aetna Insurance Company				5.38
Agricultural Insurance Company				67.32
Alliance Assurance Company Limited	\$ 1,322	\$ 687.	\$ 37.	67.32
Alliance Insurance Company of Philadelphia	215.	1,273.	857.	68.59
American Alliance Insurance Company	4,987.	4,151.	2,847.	27.07
American Automobile Fire Insurance Company	2,236.	2,791.	710.	89.75
American Automobile Insurance Company	2,068.		3,217.	
American Insurance Company			8,902.	90.10
Anglo-Scottish Insurance Company, Limited	13,423.	9,880.	8.	2.11
Arex Indemnity Company	490.	5,169.	1,722.	33.31
Atlas Assurance Company Limited	5,448.			
Baloise Fire Insurance Co. Ltd.	13.	19.		
British American Assurance Company	32,053.	26,975.	13,488.	50.00
British Canadian Insurance Company	51,672.	44,470.	35,490.	79.81
British Empire Assurance Company	19,299.	18,254.	19,448.	106.54
British General Insurance Company Limited	4,656.	3,889.	2,535.	65.18
British Law Insurance Company, Limited	2,126.	1,555.	809.	
British Trader's Insurance Company, Limited	30,965.	29,017.	17,283.	59.56
Caledonian Insurance Company	7,760.	7,997.	5,433.	67.94
Camden Fire Insurance Association	31,362.	23,183.	19,555.	84.35
Canada Accident & Fire Assurance Company	13,385.	11,178.	7,291.	65.22
Canada West Insurance Company	303,647.	202,010.	132,310.	65.50
Canada Security Assurance Company	14,878.	15,712.	7,637.	48.61
Canadian Fire Insurance Company	44,963.	39,851.	21,877.	54.90
Canadian General Insurance Company	25,772.	26,552.	15,290.	57.59
Canadian Home Assurance Company				
Canadian Indemnity Company	43,072.	38,813.	16,037.	41.31
Canadian Mercantile Insurance Company	107,139.	93,076.	96,539.	103.72
Canadian Surety Company	121,330.	98,893.	57,198.	57.84
Car & General Insurance Corporation, Limited	34,107.	26,209.	13,367.	51.00
Casualty Company of Canada	51,869.	39,546.	15,744.	39.81
Central Insurance Company Limited				
Century Insurance Company, Limited	13,573.	10,016.	8,902.	88.88
Commercial Casualty Insurance Company	954.	10,455.	5,512.	51.03
Commercial Union Assurance Company Limited	7,565.	6,284.	4,123.	65.39
Consolidated Fire & Casualty Insurance Company	68.		301.	106.98

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTING BUSINESS IN
THE PROVINCE OF ALBERTA, 1948—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Continental Insurance Company	\$ 10,321.	\$ 5,898.	\$ 3,717.	63.02
Cornhill Insurance Company, Limited	9,457.	6,324.	3,011.	47.62
Continental Casualty Company	8,883.	7,173.	6,206.	86.51
Dominion of Canada General Insurance Company	85,196.	74,891.	32,095.	42.86
Dominion Fire Insurance Company	23,411.	19,544.	8,674.	44.38
Eagle Fire Company of New York	18,932.	17,609.	15,019.	85.29
Employers' Liability Assurance Corporation Limited	53,961.	48,541.	35,230.	72.58
Eureka Security Fire & Marine Insurance Company	.....	4.	.....	.....
Excess Insurance Company, Limited	.....	.....	.....	.....
Federal Fire Insurance Company of Canada	49,952.	45,342.	26,467.	58.37
Federal Insurance Company	153.	79.	.....	.....
Federation Insurance Company of Canada	.....	.....	.....	.....
Fidelity & Casualty Company of New York	7,557.	5,201.	17,715.	340.58
Fidelity Insurance Company of Canada	5,566.	4,193.	3,608.	86.05
Fidelity-Phoenix Fire Insurance Company of New York	12,177.	7,744.	4,012.	51.81
Firemans' Fund Insurance Company	(All re-insured)	(All re-insured)	(All re-insured)	(All re-insured)
First National Insurance Company of America	(All re-insured)	(All re-insured)	(All re-insured)	(All re-insured)
Franklin Fire Insurance Company	.....	.....	.....	.....
General Accident Assurance Company of Canada	64,157.	56,816.	32,820.	57.77
General Accident Fire & Life Assurance Corporation, Limited	41,714.	32,810.	13,098.	39.92
General Casualty Company of America	47,631.	46,342.	19,308.	41.66
General Exchange Insurance Corporation	130,994.	109,150.	80,341.	73.61
General Insurance Company of America	49,514.	47,457.	21,487.	45.28
General Security Insurance Company of Canada	8,972.	6,119.	1,911.	31.23
Gibraltar Fire & Marine Insurance Company	(All re-insured)	(All re-insured)	(All re-insured)	(All re-insured)
Glen Falls Insurance Company	43,305.	52,533.	16,138.	30.72
Globe Indemnity Company of Canada	46,259.	40,822.	34,091.	83.51
Great American Indemnity Company	39,597.	35,071.	40,591.	115.57
Great American Insurance Company	36,574.	31,349.	20,877.	66.60
Guardian Assurance Company of London, England	1,850.	1,492.	.....	.....
Guardian Insurance Company of Canada	151,761.	143,555.	106,543.	74.21
Guildhall Insurance Company, Limited	12,101.	7,697.	5,271.	68.48
Halifax Insurance Company	20,442.	24,997.	6,268.	25.08

Hartford Accident & Indemnity Company	24,734.	18,760.	8,213.	43.78
Hartford Fire Insurance Company	4,041.	3,323.	7,333.	220.67
Home Assurance Company of Canada	84,508.	95,205.	86,078.	90.41
Home Insurance Company of New York	19,662.	25,756.	13,400.	52.02
Homestead Fire Insurance Company	(All re-insured)			
Hudson Bay Insurance Company	(All re-insured)			
Imperial Guarantee & Accident Insurance Co. of Canada	5,990.	8,045.	869.	10.80
Imperial Insurance Office	1,098.	1,145.	2,062.	180.13
Indemnity Insurance Company of North America	2,229.	2,959.	3,709.	125.35
Insurance Company of North America	1,479.	1,520.	257.	16.91
Law Union & Rock Insurance Company Limited	7,233.	5,272.	1,602.	30.39
Legal & General Assurance Society Limited	26,636.	23,444.	18,828.	80.31
Liverpool & London & Globe Insurance Company, Limited	5,255.	4,629.	3,741.	80.87
Liverpool-Manitoba Assurance Company	3,076.	3,861.	1,115.	98.87
London Assurance, The	28,605.	18,815.	6,589.	33.07
London-Canada Insurance Company	11,352.	10,078.	3,305.	32.79
London & County Insurance Company, Limited	16,972.	13,819.	10,246.	74.14
London Guarantee & Accident Company Limited	11,539.	4,996.	4,920.	98.47
London & Edinburgh Guarantee Company, Limited	14,881.	13,905.	4,279.	30.77
London & Lancashire Insurance Company, Limited	5,601.	4,499.	2,710.	60.23
London & Provincial Marine & General Insurance Co. Ltd.	2,933.	1,587.	559.	33.14
London & Scottish Assurance Corporation, Limited	3,071.	2,788.	346.	12.41
Maryland Casualty Company	2,036.	2,776.	10,304.	688.07
Merchant's Marine Insurance Company, Limited	475.	612.	4,211.	63.00
Merchants & Traders Assurance Company	(All re-insured)			69.94
Mercury Insurance Company	10,232.	10,512.	6,650.	54.92
Metropolitan Casualty Insurance Company	83,808.	68,163.	47,671.	
Milwaukee Mechanics' Insurance Company	48.	16,650.	10,376.	
Motor Union Insurance Company, Limited	36,248.	31,684.	17,401.	
National Fire Insurance Company of Hartford	77.	30.		65.53
National-Ben Franklin Fire Insurance Company	61,808.	50,546.	33,125.	
National General Insurance Company, Limited	1,606.	852.		
National Liberty Insurance Company	(All re-insured)			
National Liverpool Insurance Company	(All re-insured)			
New Brunswick Fire Insurance Company	(All re-insured)			
New Zealand Insurance Company Limited	2,026.	1,583.	286.	18.07
Newark Fire Insurance Company	2,856.	4,773.	3,297.	69.08
Niagara Fire Insurance Company	5,740.	3,285.	4,844.	147.44
North British & Mercantile Insurance Company, Limited	18,429.	13,154.	11,412.	86.75
Northern Assurance Company, Limited	26,771.	20,041.	24,977.	124.63
Northwest Casualty Company	18,774.	16,504.	13,027.	78.93
Northwestern National Insurance Company	5,356.	4,073.	1,700.	41.74
Norwich Union Fire Insurance Society Limited	52,185.	49,648.	18,242.	36.74
Occidental Fire Insurance Company	5,902.	4,995.	3,393.	67.93
Ocean Accident & Guarantee Corporation, Limited	26,188.	21,782.	14,267.	65.23

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTING BUSINESS IN
THE PROVINCE OF ALBERTA, 1948—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Pacific Coast Fire Insurance Company	\$ 13,340.	\$ 9,777.	\$ 8,902.	91.05
Palatine Insurance Company, Limited	2,910.	2,429.	1,584.	65.21
Patriotic Insurance Company, Limited	8,582.	8,693.	4,587.	52.76
Pearl Assurance Company, Limited	81,275.	72,272.	41,365.	57.24
Phenix Fire Insurance Company of Paris	205.	102.	50.	49.02
Phoenix Assurance Company, Limited	8,123.	6,634.	863.	13.01
Pioneer Insurance Company	(All re-insured)			
Progressive Insurance Company of Canada	79,892.	9,739.	35,627.	365.82
Providence Fire Insurance Company	151.	89.	100.	111.66
Provincial Insurance Company, Limited	48,382.	43,267.	30,538.	70.16
Prudential Assurance Company, Limited				
Queen Insurance Company of America	3,427.	5,728.	3,957.	69.08
Railway Passengers Assurance Company				
Royal Exchange Assurance	13,711.	14,872.	8,893.	59.80
Royal Insurance Company, Limited	3,338.	2,652.	1,191.	44.90
	65,242.	53,439.	47,322.	88.55
St. Paul Fire & Marine Insurance Company	15,046.	12,754.	11,721.	92.00
St. Paul Mercury Indemnity Company	15,240.	12,883.	16,099.	125.00
Scottish Canadian Assurance Corporation	20,379.	12,843.	7,767.	60.48
Scottish Insurance Corporation Limited	3,145.	1,501.	1,268.	84.47
Scottish Metropolitan Assurance Company, Limited	6,088.	5,463.	4,190.	76.70
Scottish Union & National Insurance Company	3,363.	2,364.	790.	
Service Fire Insurance Company of New York	34,626.	31,824.	18,797.	59.10
South British Insurance Company, Limited	(All re-insured)			
Standard Insurance Company of New York	11,431.	8,375.	3,650.	43.39
Sun Insurance Office Limited	26.	38.		
Switzerland General Insurance Company, Limited				
Toronto General Insurance Company	21,087.	21,725.	12,510.	57.58
Transcontinental Insurance Company	16,968.	17,056.	15,652.	91.76
Travelers Fire Insurance Company	1,921.	1,631.	527.	32.31
Travelers Indemnity Company	13,593.	10,497.	7,203.	68.62
Travelers Insurance Company				
Union Assurance Society, Limited	3,492.	2,917.	1,902.	65.20
Union Insurance Society of Canton, Limited	57,506.	53,888.	32,096.	59.56
Union Marine & General Insurance Company, Limited	11,796.	11,001.	14,088.	128.06

United British Insurance Company, Limited	(All re-insured)	5,588.	58.85
United National Indemnity Company	10,864.	29,728.	89.17
United States Fidelity & Guarantee Company	40,026.		
United States Guarantee Company	13.	8.	
Wellington Fire Insurance Company	3,182.	2,250.	
Western Assurance Company	65,481.	19,383.	34.10
Western Union Insurance Company	187,558.	96,142.	54.85
World Fire and Marine Insurance Company			
Yorkshire Insurance Company, Limited	18,987.	16,835.	94.60
Zurich General Accident & Liability Insurance Co., Limited	28,771.	4,162.	18.59
LLOYD'S			
Non-Marine Underwriters, Members, of Loyd's, London, England	121,550.	56,181.	54.05
RECIPROCAL EXCHANGE Affiliated Underwriters	534.	244.	56.41
MUTUALS (Extra-Provincial)			
Saskatchewan Mutual Fire Insurance Company	185,213.	85,157.	57.45
OTHER MUTUALS:			
Economical Mutual Fire Insurance Company	16,125.	10,078.	86.17
Gore District Mutual Fire Insurance Company	16,742.	6,126.	41.69
Hardware Dealers Mutual Fire Insurance Company	4,180.	538.	7.09
Liberty Mutual Insurance Company	1,646.	201.	19.82
Lumberman's Mutual Casualty Company	5,856.	1,807.	33.22
Mutual Implement and Hardware Insurance Company	14,993.	534.	5.57
National Retailers Mutual Insurance Company			
Northwestern Mutual Fire Association	1,001.	154.	28.05
United Mutual Fire Insurance Company	198,240.	88,378.	53.23
Wawanesa Mutual Insurance Company			
	\$4,100,867.	\$2,207,283.	63.24

Figures in italics denote red ink figures.

Edmonton, June 15, 1949.

E. R. HUGHES,
Superintendent of Insurance.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE
CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1948

NAME OF COMPANY	Accident		Sickness		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Aetna Insurance Company	\$ 31,578.	\$ 8,589.	\$ (Combined)	\$ (Combined)	\$	\$	\$	\$
Aetna Life Insurance Company								
Alberta General Insurance Company								
Alberta Life and Accident Insurance Company, Limited							10.	
Alliance Assurance Company, Limited	54.	146.						
Anglo-Scottish Insurance Company, Limited								
Arex Indemnity Company								
Atlas Assurance Company, Limited	12.							
Aviation and General Insurance Company, Limited								
British American Insurance Company	2,183.	228.	1,475.	464.	5,990.	3,821.	1,988.	62.
British Aviation Insurance Company, Limited	1,471.				225.			
British Canadian Insurance Company	995.	97.	567.	300.	2,784.	1,566.	277.	
British Empire Assurance Company	1,439.	1,450.	981.	379.	1,630.	629.	102.	
British Northwestern Fire Insurance Company	984.	1,231.	731.	1,023.	1,798.			
Canada Accident and Fire Assurance Company	504.	293.	203.	(Combined)	967.	141.	1,513.	
Canada Health and Accident Assurance Corporation	29,427.	3,758.	18.		2,009.	45.	1,953.	132.
Canada Security Assurance Company	384.	412.			4,037.	232.	9,209.	400.
Canadian Fire Insurance Company	1,573.	1,276.	70.		10,547.	4,574.	10,616.	287.
Canadian General Insurance Company	820.							
Canadian Home Assurance Company		554.	2,738.	1,965.	11,735.	2,059.	30,401.	2,070.
Canadian Indemnity Company	3,389.				4,960.	293.	36,488.	3,329.
Canadian Mercantile Insurance Company					12,430.	8,262.		
Canadian Surety Company					2,218.	249.		
Car and General Insurance Corporation, Limited	390.				4,473.	1,159.	441.	
Casualty Company of Canada	69.	1,652.	(Combined)		743.	343.	102.	10.
Century Insurance Company, Limited	4,459.	693.			594.		112.	
Commercial Casualty Insurance Company	276.	347.	(Combined)	63.	3,317.			
Commercial Union Assurance Company, Limited	164.	42.						
Concasco Casualty Insurance Company	860.		(Combined)					
Confederation Life Association	65,345.	39,455.					6.	
Consolidated Fire and Casualty Insurance Company	2.							
Continental Casualty Company	115,334.	40,025.	249,591.	84,627.	173.	469.		
			(Combined)		556.	1,256.		
			(Combined)		16,089.	5,699.	1,953.	50.
					256.	44.	1,263.	
Dominion of Canada General Insurance Company	35,030.	10,740.						
Dominion Fire Insurance Company								

Employers' Liability Assurance Corporation, Limited.....	9,502.	916.	7,962.	3,933.	3,805.	1,330.	1,600.	773.
Excess Insurance Company, Limited.....								
Federal Fire Insurance Company of Canada.....	577.	33.			173.	469.	6.	
Federated Insurance Company of Canada.....	1,188.				47.			
Fidelity and Casualty Company of New York.....	173.	16.			882.	1,958.	4,424.	
Fidelity Insurance Company of Canada.....								
General Accident Assurance Company of Canada.....	4,783.	122.	(Combined)		38,076.	12,436.	10,386.	100.
General Accident Fire and Life Assurance Corporation, Limited.....	849.	140.	(Combined)		1,948.	1,015.		
General Casualty Company of America.....	2,510.	1,179.			10,709.	717.	1,541.	
General Security Insurance Company of Canada.....	30.				506.	475.		
Globe Indemnity Company of Canada.....	2,598.	146.	1,316.	371.	10,207.	349.	3,179.	1,124.
Grain Insurance and Guarantee Company.....							13,663.	
Great American Indemnity Company.....	132.				295.		77.	475.
Great West Life Assurance Company.....	47,834.	25,184.	(Combined)					
Guarantee Company of North America.....							3,254.	
Guardian Assurance Company of London, England.....	30.						197.	
Guardian Insurance Company of Canada.....	1,825.	528.	433.	489.	4,208.	55.	1,725.	100.
Guildhall Insurance Company, Limited.....	256.	6.	81.		71.			
Halifax Insurance Company.....								
Harford Accident and Indemnity Company.....	9,290.	1,705.	(Combined)		6,908.	13,194.	3,330.	500.
Home Assurance Company of Canada.....	47.				883.	640.	150.	
Hudson Bay Insurance Company.....	16,960.	9,950.	(Combined)					
Imperial Guarantee and Accident Insurance Company of Canada.....								
Imperial Insurance Office.....	10,272.	1,035.	(Combined)		15.		1,891.	724.
Indemnity Insurance Company of North America.....	291.	50.	6.		86.			
	2,311.	96.	9.		12,724.	5,051.	2,579.	15.
Law Union and Rock Insurance Company, Limited.....	328.				5,468.	1,612.	80.	
Legal and General Assurance Society, Limited.....	289.	16.	146.	41.	116.			
Liverpool and London and Globe Insurance Company, Limited.....	264.	438.		336.	1,134.	39.	353.	124.
London Assurance, The.....	83.		364.		354.			
London Guarantee and Accident Company, Limited.....	2,671.	130.	(Combined)		375.	379.	6,564.	
London Life Insurance Company.....	294,522.	196,809.						
London and Lancashire Guarantee & Accident Co. of Canada.....	961.	218.	696.	130.	846.	275.	277.	
London & Provincial Marine & General Insurance Co. Limited.....		308.			8.			
London & Scottish Assurance Corporation Limited.....								
Maryland Casualty Company.....	195.		(Combined)		33.	31.	5.	
Merchants and Traders Assurance Company.....								
Metropolitan Casualty Insurance Company.....	1,871.	1,134.			18,978.	6,885.	8,739.	575.
Metropolitan Life Insurance Company.....	63,084.	47,753.	(Combined)					
Motor Union Insurance Company, Limited.....	29.							
National General Insurance Company.....					80.			
New Zealand Insurance Company, Limited.....								
North British & Mercantile Insurance Company, Limited.....	19,059.	13,028.	(Combined)		859.	37.	60.	
Northern Assurance Company, Limited.....	201.		12.		2,030.	60.	125.	

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE
CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1948—Continued

NAME OF COMPANY	Accident		Sickness		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Northwest Casualty Company	\$ 344.	\$ 95.			\$ 972.	\$ 98.		
Norwich Union Fire Insurance Society, Limited	908.	94.	\$ 26.	\$ 228.	6,570.	403.	\$ 1,826.	\$ 361.
Occidental Fire Insurance Company	1,268.	204.	222.	195.	110.	518.	268.	
Ocean Accident and Guarantee Corporation, Limited	3,995.	1,693.	(Combined)		1,381.			
Occidental Life Insurance Company of Canada								
Pearl Assurance Company, Limited	670.	317.			6,317.	2,288.	4,063.	150.
Phoenix Fire Insurance Company of Paris								
Phoenix Assurance Company, Limited	122.		72.		31.	214.	265.	
Protective Insurance Company of Canada								
Protective Association of Canada	18,945.	13,530.	(Combined)	(Combined)				
Prudential Assurance Company, Limited	54,982.	27,830.	(Combined)	(Combined)	24,279.	2,127.	210.	2.
Prudential Insurance Company of America	1,014.	123.						
Railway Passenger Assurance Company	638.		273.	167.	452.	450.	270.	
Royal Exchange Assurance	100.				3,206.		11,428.	7,844.
Royal Insurance Company, Limited	3,103.	439.	1,269.	350.	9,864.	328.	3,420.	2,145.
Saskatchewan Guarantee and Fidelity Company, Limited								
Scottish Canadian Assurance Corporation							828.	
Scottish Metropolitan Assurance Company, Limited					190.			
South British Insurance Company, Limited								
Sun Insurance Office, Limited	867.	314.	356.	210.	838.	62.	268.	
Toronto General Insurance Company	671.	1,044.	56.		8,629.	3,742.	8,585.	349.
Travelers Indemnity Company					339.	339.		
Travellers Insurance Company	55,860.	32,407.	(Combined)		1,192.	403.		
Union Assurance Society, Limited	14.				13.			
Union Insurance Society of Canton, Limited	1,848.	443.	1,237.	503.	6,268.	1,629.	492.	
Union Marine and General Insurance Company, Limited	1,329.		134.	210.	1,254.	64.	1,071.	
United National Indemnity Company	86.		9.		1,945.	8.	329.	
United States Fidelity and Guaranty Company	2,623.	47.	177.	150.	13,829.	4,803.	19,253.	11,907.
United States Guarantee Company								
Wellington Fire Insurance Company	9.				173.	469.	6.	
Western Assurance Company	1,220.	219.	611.	1,156.	1,508.	399.	439.	
Western Union Insurance Company	1,492.	2,047.	(Combined)	(Combined)	283.	2,000.	4,271.	

Westminster Fire Office.....	255.	1,294.	(Combined)	177.	27.	.....
Yorkshire Insurance Company, Limited.....	71,738.	54,051.	(Combined)	2,359.	1,664.	.....
Zurich General Accident and Liability Insurance Company Ltd.....						.....
LLOYD'S	7,287.	600.	400.	34,297.	9,190.	5,278.
MUTUALS	11,812.	5,527.	(Combined)	.....	.....	.....
Economical Mutual Fire Insurance Company.....	176.	.....	.....	183.	.....	.....
Gore District Mutual Fire Insurance Company.....	.....	.....	.....	166.	.....	.....
Liberty Mutual Insurance Company.....	.....	.....	.....	480.	.....	.....
Lumbermen's Mutual Casualty Company.....	346.	289.	.....	.....	.....	.....
Mutual Benefit, Health and Accident Association.....	224,979.	102,566.	(Combined)	.....	.....	.....
Mutual Life Assurance Company of Canada.....	34,196.	4,590.	(Combined)	.....	.....	.....
Saskatchewan Mutual Fire Insurance Company.....	2,406.	79.	.....	82.	.....	.....
Wawanesa Mutual Insurance Company.....	.....	.....	.....	164.	.....	.....
	\$1,295,777.	\$659,980.	\$272,630.	\$333,293.	\$96,833.	\$35,880.
			\$97,164.		\$233,628.	

ABSTRACT OF THE RETURNS OF HAIL INSURANCE COMPANIES TRANSACTING
BUSINESS IN THE PROVINCE OF ALBERTA, 1948

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned
Aetna Insurance Company	\$ 46,553.	\$ 46,553.	\$ 2,617.	5.62%
Alliance Insurance Company of Philadelphia	9,316.	9,316.	326.	3.49
American Alliance Insurance Company	34,534.	34,534.	4,942.	14.31
Bee Hail Insurance Company	24,230.	24,230.	1,980.	8.17
Citizens Insurance Company of New Jersey	12,184.	(All Re-insured)	1,263.	10.03
City of New York Insurance Company	45,058.	45,058.	2,068.	4.58
Continental Insurance Company	2,437.	2,437.	252.	10.34
Equitable Fire and Marine Insurance Company	8,045.	8,045.	10.	2.51
Fidelity Phenix Fire Insurance Company of New York	68,337.	68,337.	1,716.	8.46
Gibraltar Fire and Marine Insurance Company	24,230.	24,230.	1,979.	14.27
Great American Insurance Company	48,425.	48,425.	6,911.	4.61
Hartford Fire Insurance Company	53,736.	53,736.	2,480.	32.
Home Insurance Company of New York	73,337.	73,337.	2,238.	3.05
Insurance Company of North America	20,191.	20,191.	4,143.	20.41
Michigan Fire and Marine Insurance Company	20,478.	20,478.	2,122.	10.36
New England Fire Insurance Company	6,143.	6,143.	637.	10.36
Niagara Fire Insurance Company	67,137.	67,137.	3,944.	5.86
Phoenix Insurance Company of Hartford	20,478.	20,478.	2,122.	10.36
Providence Washington Insurance Company	21.	21.	1,257.	5.86
Reliance Insurance Company of Canada				
Sentinel Fire Insurance Company				
Springfield Fire and Marine Insurance Company				
Standard Insurance Company of New York				
Westchester Fire Insurance Company				
World Fire and Marine Insurance Company				
	\$ 584,828.	\$ 584,849.	\$ 38,383.	6.65%

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1948

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Acadia Fire Insurance Company	\$	\$			\$ 162.	\$ 163.	\$ 24.	\$
Aetna Insurance Company					16,551.	4,069.	6,983.	6,001.
Agricultural Insurance Company					2,167.	482.	1,172.	2,876.
Alberta General Insurance Company								
Alliance Insurance Company of Philadelphia	110.				618.		44.	
Alliance Assurance Company, Limited					317.		302.	
American Alliance Insurance Company					502.	150.	35.	34.
American Insurance Company					1,009.	473.	190.	
Anglo-Scottish Insurance Company, Limited	65		269.	272.				
Arex Indemnity Company	57.				254.	186.	1.	2,383.
Atlas Assurance Company, Limited	52.			181.	1,219.		1,218.	1,436.
Automobile Insurance Company of Hartford								
Aviation and General Insurance Company, Limited								
Baloise Fire Insurance Company, Ltd.								
Boiler Inspection and Insurance Company of Canada								
Boston Insurance Company	690.	80.	816.	827.	4,786.	3,416.	13,783.	621.
British America Assurance Company					4,335.	972.	555.	502.
British Aviation Insurance Company, Limited							2,829.	6,227.
British Canadian Insurance Company	277.	49.	596.	261.			12,545.	17,104.
British Empire Insurance Company	184.	373.	148.	146.	867.	1,213.	12.	
British Law Insurance Company, Limited of London					567.	324.		
British Northwestern Fire Insurance Company	73.		522.					
British Traders Insurance Company, Limited							172.	57.
Caledonian-American Insurance Company					109.	363.		
Caledonian Insurance Company					580.	178.		
Camden Fire Insurance Association	110.				15,950.	8,771.	2,906.	479.
Canada Accident and Fire Assurance Company	1,091.	6.	30.		1,779.	272.		
Canada Security Assurance Company			626.	225.	641.	261.	290.	24.
Canada West Insurance Company							13,214.	5,565.
Canadian Fire Insurance Company	3,715.	40.	1,439.	1,041.	4,104.	1,126.	1,403.	1,183.
Canadian General Insurance Company	2,018.	484.	1,612.	688.	7,294.	14,787.	11,347.	1,183.
Canadian Indemnity Company	2,966.	292.	2,705.	514.	3,548.	742.	4,554.	4,160.
Canadian Mercantile Insurance Company	110.				6,135.	21,318.	2,959.	6,465.
Canadian Surety Company	4,117.	370.	3,075.	568.	12,420.	1,475.	6,668.	2,616.
Casualty Company of Canada	1,264.		1,276.	572.	1,410.	188.		
Century Insurance Company Limited	452.	10.	1,532.	178.	1,084.	243.	2,100.	1,282.
Citizens Insurance Company of New Jersey					3,896.	528.		

Guardian Assurance Company, Limited	47.	789.	502.	710.	3,645.	1,119.	6,145.
Guardian Insurance Company of Canada	1,018.	6.	175.	912.	723.	6,428.	3.
Guarantee Company of North America	50.	9.	402.	2,827.	349.	250.	10.
Guildhall Insurance Company, Limited			185.				
Halifax Insurance Company		40.	788.	12,102.	26,605.	8,688.	2,960.
Hartford Accident and Indemnity Company			871.	1,086.	178.	1,109.	74.
Hartford Fire Insurance Company	1,667.					52,780.	28,909.
Hartford Live Stock Insurance Company	2,166.					12,265.	9,786.
Home Assurance Company of Canada		25.	466.	1,648.	465.		
Home Insurance Company of New York				2,172.	2,723.	2,599.	3,078.
Hudson Bay Insurance Company							
Imperial Assurance Company							
Imperial Guarantee and Accident Insurance Company of Canada			457.	2.	18.	1,513.	324.
Imperial Insurance Office			589.			3,750.	
Indemnity Insurance Company of North America	12,365.	1,261.		28,824.	8,912.	2,447.	12,797.
Insurance Company of North America							
Law Union and Rock Insurance Company, Limited	404.		107.	100.	130.	560.	
Legal and General Assurance Society, Limited	83.		132.	832.	50.	82.	12.
Liverpool and London and Globe Insurance Company, Limited	524.	2.	201.	14,550.	9,080.	2,010.	2,423.
London Assurance, The	25.		108.	4,480.	1,283.	14.	3.
London-Canada Insurance Company				853.		1,450.	
London and County Insurance Company, Limited				438.	204.		
London Guarantee and Accident Company, Limited	312.	26.		550.	543.		
London and Lancashire Guarantee and Accident Company of Canada	19.	2,000.				2,712.	1,448.
London and Lancashire Insurance Company, Limited			657.	7,296.	34,428.	17.	980.
London and Provincial Marine and General Insurance Co. Ltd.	69.		51.	425.		1,163.	
London and Scottish Assurance Corporation, Limited							
Maryland Casualty Company						1,109.	74.
Mercury Insurance Company						39.	
Metropolitan Casualty Insurance Company	7,634.	409.	1,771.	570.	551.	111.	
Michigan Fire and Marine Insurance Company				188.	1,166.	35.	
Milwaukee Mechanics' Insurance Company						298.	174.
Motor Union Insurance Company, Limited							
National-Ben Franklin Fire Insurance Company				21,699.	6,516.	33,906.	65,653.
National Fire Insurance Company of Hartford				37.	44.	527.	
National General Insurance Company				1,015.		24.	
National Liberty Insurance Company of America				(All Re-insured)			
National Provincial Insurance Company, Limited		679.	284.	143.	138.	7.	
New England Fire Insurance Company				143.			
New York Underwriters Insurance Company				264.	2,992.	73.	6.
New Zealand Insurance Company, Limited				1,682.			
Niagara Fire Insurance Company				2,841.	1,379.	1,013.	647.
North British and Mercantile Insurance Company, Limited	372.	1,062.	153.	108.	109.	2,490.	12.
North Empire Fire Insurance Company							43.
North River Insurance Company						654.	

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY, AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1948—Continued

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Northern Assurance Company, Limited	\$ 206.	\$ 30.	\$ 1,168.	\$ 615.	\$ 831.	\$ 367.	.....	.....
Northwest Casualty Company	1,457.	347.	474.	194.	3,980.	1,141.	.....	.....
Norwich Union Fire Insurance Company	1,510.	376.	728.	112.	.....	.....	\$ 1,034.	\$ 183.
Ocean Accident and Guarantee Corporation, Limited	.....	.....	.....	.....	2,180.	56.	812.	.....
Occidental Fire Insurance Company	715.	89.	512.	261.	1,291.	371.	.....	.....
.....	128.	242.	242.	173.	.....	.....	.....	.....
Pacific Fire Insurance Company of New York	.....	.....	.....	.....	689.	66.	.....	.....
Pacific Coast Fire Insurance Company	.....	.....	.....	.....	542.	121.	136.	.....
Patriotic Assurance Company, Limited	.....	.....	.....	.....	503.	238.	293.	719.
Pearl Assurance Company, Limited	816.	.....	151.	181.	9,180.	2,743.	139.	2,322.
Philadelphia Fire and Marine Insurance Company	.....	.....	.....	.....	76.	47.	125.	.....
Phoenix Fire Insurance Company of Paris	.....	.....	.....	.....	.....	.....	2,094.	1,806.
Phoenix Insurance Company Limited, of London, England	260.	2.	172.	194.	973.	977.	.....	40.
Phoenix Insurance Company of Hartford	.....	.....	.....	.....	8,934.	4,143.	6,283.	.....
Planet Assurance Company, Limited	.....	.....	.....	.....	.....	.....	.....	.....
Progressive Fire Insurance Company of Canada	.....	.....	.....	.....	1,802.	420.	.....	.....
Providence Fire Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Providence Underwriters Agency	.....	.....	.....	.....	9,927.	.....	1,429.	1,654.
Providence Washington Insurance Company	.....	.....	.....	.....	.....	.....	80.	.....
Provincial Insurance Company, Limited	.....	.....	.....	.....	.....	.....	135.	85.
Prudential Assurance Company, Limited	1,856.	113.	908.	619.	10,163.	3,791.	469.	.....
Quebec Fire Assurance Company	.....	.....	.....	.....	.....	.....	9.	56.
Queen Insurance Company of Canada	.....	.....	.....	.....	.....	.....	788.	.....
Railway Passenger Assurance Company	1,322.	.....	375.	84.	878.	96.	31.	.....
Reliance Insurance Company of Canada	.....	.....	.....	.....	2,718.	1,260.	644.	282.
Royal Exchange Assurance	1,218.	.....	.....	.....	2,084.	500.	1,399.	.....
Royal Insurance Company, Limited	5,383.	452.	1,709.	1,401.	17,293.	17,036.	5,624.	2,264.
Royal Scottish Insurance Company, Limited	.....	.....	.....	.....	.....	.....	.....	.....
St. Paul Fire and Marine Insurance Company	.....	.....	.....	.....	56,533.	47,429.	17,371.	3,354.
Saskatchewan Guarantee and Fidelity Company, Limited	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Canadian Assurance Corporation	.....	.....	22.	.....	.....	.....	.....	.....
Scottish Insurance Corporation, Limited	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Metropolitan Assurance Company, Limited	.....	.....	13.	48.	54.	41.	.....	.....
Scottish Union and National Insurance Company	.....	.....	.....	.....	170.	33.	.....	.....
Security Insurance Company of New Haven, Connecticut	.....	.....	.....	.....	152.	335.	.....	.....

GOVERNMENT OF THE PROVINCE OF ALBERTA
DEPARTMENT OF PROVINCIAL SECRETARY
OFFICE OF THE FIRE COMMISSIONER

Edmonton, April 29th, 1949.

To: THE HONOURABLE C. E. GERHART, M.L.A.,
Provincial Secretary of Alberta,
Edmonton, Alberta

Dear Sir:

Pursuant to the provisions of Section 35, of The Fire Prevention Act, I have the honour to submit the twenty-ninth Annual Report of the operations of the Office of the Fire Commissioner, for the period of January 1st to December 31st, 1948.

The record shows more than 7% increase in the number of fires reported and more than 70% increase in the amount of fire loss over the previous year.

Year	Number of fires	Per cent increase	Amount of loss	Per cent increase
1948	2,285	7.8	\$3,815,868.36	70.53
1947	2,118		2,237,643.29	

The Tables listed hereafter show:

- (1) A comparison of monthly loss for 1947 and 1948.
- (2) A comparison of fire losses for the past 10 years and a total loss for a ten-year period ending December 31st, 1948 and also this table shows a per capita loss for the year 1948 of \$4.51.
- (3) The causes of fire in different property occupancy.
- (4) Details of Institutional losses.
- (5) Losses caused by lightning.
- (6) The frequency of fires and the total loss from fires in each of 19 different property classifications.
- (7) The number of fires and the total amount of damage caused for different causes of fire.
- (8) A table showing losses over \$10,000.00 each. It will be noted that in 55 fires, we have a total of two-thirds of the yearly loss.
- (9) Shows the number of Cities, Towns, Villages and Hamlets visited by Inspectors of this Office and the number of verbal and written orders to remedy fire hazards issued. The activity shows an increase of 143 centres visited and an increase of 826 written orders issued as well as other table of the amount of verbal orders issued. The figure "verbal order" includes written recommendations to remedy fire hazards in Institutional buildings where formal orders requiring enforcement are not considered necessary. Table No. 9 shows a break-down of the character of

the orders issued and it is noted that order of fire extinguisher equipment and improving housekeeping conditions heads the list. In the same table, special inspections total 127.

- (10) A record of Fire Investigations and Convictions. One hundred and twenty fires were investigated as a result of requests to the department where there were suspicious circumstances or with a view to determining the cause of large losses OR to learn of the circumstances of loss of life. Incendiary fires appear to show a slight increase.

Inspections of towns to survey Fire Protection equipment and to make recommendations for additional equipment and for re-organization of Fire Brigades has been made in 105 towns, villages and hamlets. The services of the Fire Prevention Instruction Unit are in great demand. Favourable letters received indicate that the Unit has been appreciated at the places visited.

Fire Prevention education has been carried on chiefly in conjunction with the activities of The Fire Prevention Instruction Unit. The 16 MM Sound Projector and Fire Prevention films are carried with the Unit and are employed to generally arouse interest in Fire Prevention and to alert the Municipal Authorities to the need of more Fire Protection and for organized effort in Fire Prevention and Fire Inspection work.

The loss of life by fire totals 49 which is an increase of 58% over the loss of life by fire in 1947. It is tragic to note that of the 49 deaths, 16 were children under 10 years of age. Thirty-five of the deaths or 71% occurred in homes. A very frequent cause of death shown is the use of flammable liquids to light fires.

Warehouse fires for the year totalled over \$900,000.00 and were by far the largest of any building classification. The number of retail store fires has doubled over the figure recorded last year and the amount of the loss has increased by four times the loss in 1947.

Of the known causes of fire, smoking heads the list but fires of unknown cause still take the largest toll.

In conclusion, I wish to express my appreciation to my staff for their excellent work and co-operation during the year. I also wish to thank all the Fire Chiefs and all local assistants to the Fire Commissioner and members of paid and voluntary Fire Departments for their efforts to keep down fire losses. The Royal Canadian Mounted Police and other Police Departments and the Fire Underwriters' Investigation Bureau Inc. have given valuable services in the investigation of fires. All persons and Associations and particularly service clubs, Boards of Trade and Chambers of Commerce and the Insurance fraternity have rendered valuable services to this Department. The co-operation of other Government Departments promoting the work of Fire Prevention is appreciated.

Respectfully submitted,

E. R. HUGHES,

Fire Commissioner.

TABLE No. 1
A COMPARISON OF THE MONTHLY LOSSES IN 1947 AND 1948

Month	1947		1948	
	No. of Fires	Loss	No. of Fires	Loss
January.....	218	\$ 363,787.75	230	\$ 326,214.45
February.....	201	149,938.91	279	490,372.64
March.....	182	81,933.60	170	119,840.54
April.....	209	97,009.54	163	220,698.64
May.....	197	192,719.89	192	237,141.63
June.....	148	72,808.98	165	257,603.41
July.....	198	744,943.30	156	273,437.03
August.....	132	111,853.17	127	159,976.74
September.....	120	36,917.69	163	611,132.90
October.....	149	85,466.46	187	131,030.68
November.....	139	92,116.79	156	431,253.38
December.....	125	101,592.77	189	375,458.31
Total.....	2,018	\$2,131,088.85	2,177	\$3,634,160.35
Additional 5% for Unreported Losses.....	100	106,554.44	108	181,708.01
Grand Total.....	2,118	\$2,237,643.29	2,285	\$3,815,868.36

TABLE No. 2
A BRIEF COMPARISON OF FIRE LOSSES FROM JANUARY 1st, 1939, to
DECEMBER 31st, 1948

From January 1st, 1939 to December 31st, 1939	1,517 fires — loss of	\$1,148,363.70	
From January 1st, 1940 to December 31st, 1940	1,408 fires — loss of	1,329,212.61	
From January 1st, 1941 to December 31st, 1941	1,421 fires — loss of	1,949,151.35	
From January 1st, 1942 to December 31st, 1942	1,632 fires — loss of	1,539,175.59	
From January 1st, 1943 to December 31st, 1943	1,767 fires — loss of	1,259,061.39	
From January 1st, 1944 to December 31st, 1944	1,634 fires — loss of	1,896,283.59	
From January 1st, 1945 to December 31st, 1945	2,138 fires — loss of	2,208,199.71	
From January 1st, 1946 to December 31st, 1946	2,308 fires — loss of	2,544,688.99	
From January 1st, 1947 to December 31st, 1947	2,118 fires — loss of	2,237,643.29	
From January 1st, 1948 to December 31st, 1948	2,285 fires — loss of	3,815,868.36	
	18,228 fires — loss of	\$19,927,648.58	
Population (1948)	846,000	Per Capita Loss (1948)	\$ 4.51

TABLE No. 3
CLASSIFICATION AND CAUSES OF PROPERTY BURNED IN 1948

Property		Causes	No. of Fires
APARTMENT AND ROOMING HOUSES, 91:			
Frame.....	45	Unknown.....	19
Brick.....	23	Exposure Fires.....	3
Stucco.....	13	Careless disposal of cigarettes,	
Brick Veneer.....	5	smoking.....	39
Metal Clad.....	1	Electricity.....	9
Veneer and Frame.....	2	Chimneys, flues, cupolas and stacks.....	1
Brick and Frame.....	2	Miscellaneous.....	10
		Matches.....	5
		Hot Ashes, coals and open fires.....	2
		Petroleum and its products.....	3
CHURCHES, 7:			
Frame.....	6	Unknown.....	1
Brick.....	1	Overheated stoves and pipes.....	2
		Electricity.....	1
		Miscellaneous.....	2
		Chimneys, flues, cupolas and stacks.....	1

TABLE No. 3—(Continued)

Property		Causes	No. of Fires
DWELLINGS (BRICK) PROTECTED, 32:			
		Lights (other than electric)	1
		Miscellaneous	2
		Careless disposal of cigarettes, smoking	11
		Matches	2
		Unknown	6
		Exposure Fires	4
		Petroleum and its products	1
		Chimneys, flues, cupolas and stacks..	2
		Hot ashes, coals and open fires	1
		Electricity	2
DWELLINGS (FRAME) PROTECTED, 848:			
		Petroleum and its products.....	24
		Careless disposal of cigarettes, smoking	340
		Overheated stove and pipes	53
		Unknown	142
		Electricity	50
		Miscellaneous	90
		Chimneys, flues, cupolas and stacks..	22
		Exposure	21
		Matches	50
		Sparks	6
		Radiant heater	18
		Spontaneous combustion	12
		Hot ashes, coals and open fires.....	7
		Lightning	8
		Lamps (other than electric)	5
DWELLINGS—BRICK AND FRAME (UNPROTECTED), 276			
		Careless disposal of cigarettes, smoking	30
		Overheated stove and pipes	17
		Unknown	97
		Exposure	19
		Miscellaneous	23
		Matches	8
		Petroleum and its products	11
		Electricity	11
		Chimneys, flues, cupolas and stacks..	26
		Sparks	12
		Lights (other than electric)	2
		Radiant heater	1
		Spontaneous combustion	5
		Lightning	8
		Hot ashes, coals and open fires	6
HALLS (PUBLIC), 24:			
Frame	19	Electricity	1
Brick	4	Exposure	4
Stucco	1	Careless disposal of cigarettes, smoking	6
		Petroleum and its products	2
		Chimneys	1
		Unknown	8
		Matches	1
		Miscellaneous	1
HOSPITALS AND SANITORIA, 5:			
Frame	3	Spontaneous combustion	1
Brick	2	Petroleum and its products	1
		Careless disposal of cigarettes, smoking	2
		Miscellaneous	1

TABLE No. 3—(Continued)

Property		Causes	No. of Fires
HOTELS, 35:			
Frame	13	Careless disposal of cigarettes,	
Brick	13	(smoking)	14
Stucco	4	Unknown	6
Frame and Stucco	3	Electricity	3
Brick Veneer	1	Exposure	4
Concrete	1	Sparks	1
		Hot ashes, coals and open fires	1
		Spontaneous combustion	1
		Overheated stove and pipes	2
		Chimney	1
		Miscellaneous	2
INSTITUTIONAL BLDGS. (ALL OTHERS), 6:			
Frame	3	Unknown	2
Brick	2	Careless disposal of cigarettes,	
Brick and Frame	1	(smoking)	2
		Petroleum and its products	1
		Electricity	1
FARM BUILDINGS, 336:			
Frame	274	Unknown	124
Brick	32	Exposure	18
Stucco	30	Careless disposal of cigarettes,	
		(smoking)	87
		Electricity	13
		Chimney	6
		Miscellaneous	38
		Lights (other than electric)	3
		Petroleum and its products	8
		Overheated stoves and pipes	10
		Hot ashes, coals and open fires	7
		Matches	11
		Sparks	3
		Lightning	6
		Spontaneous combustion	1
		Radiant heater	1
FLOUR MILLS AND GRAIN ELEVATORS, 12:			
Frame	10	Matches	1
Brick and Concrete	2	Unknown	11
FOOD PLANTS, DISTILLERIES, etc., 12:			
Frame	8	Chimneys	2
Brick	4	Unknown	4
		Careless disposal of cigarettes	1
		Hot ashes, open fires	2
		Miscellaneous	2
		Spontaneous combustion	1
LUMBER YARDS, 4:			
Frame	4	Careless disposal of cigarettes,	
		(smoking)	1
		Lightning	1
		Miscellaneous	1
		Unknown	1
MANUFACTURING PREMISES (MISCELLANEOUS), 33:			
Frame	15	Unknown	18
Brick	16	Electricity	3
Brick and Frame	1	Hot ashes, coals and open fires	1
Brick Veneer	1	Spontaneous combustion	2
		Careless disposal of cigarettes,	
		(Smoking)	3
		Petroleum and its products	2
		Matches	1
		Exposure	1
		Sparks	1
		Overheated stove and pipes	1

TABLE No. 3—(Continued)

Property		Causes	No. of Fires
METAL WORKERS — GARAGES, Etc., 94:			
Frame	70	Electricity	9
Stucco	13	Miscellaneous	10
Brick	6	Petroleum and its products	10
Concrete	1	Unknown	32
Frame and Stucco	3	Overheated stove and pipes	13
Brick and Stucco	1	Sparks	1
		Exposure	8
		Chimneys, flues, cupolas and stacks	3
		Careless disposal of cigarettes, (smoking)	2
		Incendiarism	1
		Lightning	1
		Gas radiant	1
		Matches	1
		Spontaneous combustion	1
		Hot ashes, coals and open fires	1
MINING RISKS, 8:			
Frame	5	Unknown	3
Stucco	2	Miscellaneous	2
Brick	1	Hot ashes, coals and open fires	2
		Petroleum and its products	1
NON-MANUFACTURING PREMISES (MISCELLANEOUS), 172:			
Frame	104	Exposure	11
Brick	31	Overheated stoves and pipes	23
Brick and Tile	11	Unknown	43
Stucco	22	Miscellaneous	34
Concrete	2	Incendiarism	2
Metal Clad	1	Careless disposal of cigarettes, (smoking)	17
Brick and Frame	1	Electricity	12
		Chimneys, flues, cupolas and stacks	3
		Petroleum and its products	13
		Spontaneous combustion	6
		Radiant heater	1
		Matches	3
		Sparks	4
OIL RISKS, OIL TANKS, Etc., 21:			
Frame	18	Unknown	5
Stucco	1	Petroleum and its products	7
Steel	2	Sparks	1
		Overheated stove and pipes	2
		Miscellaneous	4
		Hot ashes, coals and open fires	1
		Electricity	1
RAILWAY PROPERTY, LIGHT AND POWER PLANTS, 7:			
Frame	6	Overheated stoves, pipes	2
Brick	1	Unknown	4
		Matches	1
SAW AND SHINGLE MILLS, 11:			
Frame	10	Unknown	5
Brick	1	Overheated stove and pipes	4
		Electricity	1
		Sparks	1
SCHOOLS AND EDUCATIONAL INSTITUTIONS, 18:			
Frame	13	Unknown	11
Frame and Stucco	2	Overheated stove and pipes	2
Brick	2	Petroleum and its products	2
Log	1	Lightning	1
		Matches	1
		Miscellaneous	1

TABLE No. 3—(Continued)

Property		Causes	No. of Fires
STORES (RETAIL), 84:			
Frame	41	Exposure	19
Brick	17	Matches	2
Stucco	8	Petroleum and its products	2
Frame and Stucco	5	Unknown	30
Metal Clad	2	Electricity	4
Brick and Hollow Tile	4	Miscellaneous	2
Veneered Brick	3	Overheated stoves and pipes	7
Brick and Concrete	4	Careless disposal of cigarettes, (smoking)	10
		Spontaneous combustion	2
		Lightning	2
		Sparks	2
		Hot ashes, coals and open fires	1
		Incendiarism	1
WAREHOUSES OF ALL KINDS, 41:			
Frame	26	Unknown	20
Brick	13	Overheated stove and pipes	3
Frame and Stucco	1	Hot ashes, coals and open fires	1
Concrete	1	Petroleum and its products	2
		Sparks	1
		Electricity	1
		Miscellaneous	9
		Spontaneous combustion	2
		Careless disposal of cigarettes, (smoking)	2

TABLE No. 4
INSTITUTIONAL LOSSES

Location	Occupancy	Damage	Class of Building	Causes
Raymond	Church	\$ 1,329.99	Frame	Unknown
Olds	Church	4,014.00	Frame	Defective chimney
Stettler	School	400.00	Frame	Unknown
Bonnyville	School	2,700.00	Frame	Unknown
Disbury	Hospital	34.50	Frame	Cigarettes, (smoking)
Edmonton	Hospital	16.23	Brick	Lighted candles
Nobleford	School	92.75	Brick	Overheated stove, pipes
Disbury	School	1,160.00	Frame	Unknown
Brooks	Hospital	99.50	Frame	Cigarettes, (smoking)
Legal	School	1,779.90	Frame and Stucco	Unknown
Fairview	Church	2,911.00	Frame	Electricity
Picardville	Church	37.25	Frame	Candles on altar
Edmonton	Hospital	302.61	Brick	Petroleum and its products
Beaverlodge	School	1,779.90	Frame and Stucco	Unknown
Blairmore	School	1,978.31	Frame	Unknown
Grande Prairie	School	1,575.00	Log	Unknown
Rocky Mtn. House	School	571.18	Frame	Lightning
Holden	School	4,846.75	Log	Unknown
Edmonton	School	1,900.00	Frame	Matches
Killam	Church	480.80	Frame	Overheated vent
Castor	School	3,500.00	Frame	Hot air pipes
Neerlandia	Church	6,000.00	Frame	Unknown
Cardston	School	113.75	Frame	Unknown
Craigsmyle	School	12.00	Frame	Overheated stove
Onoway	School	1,200.00	Frame	Unknown
Nobleford	Church	532.00	Frame	Overheated chimney
Lacombe	School	1,466.66	Frame	Explosion of coal gas
Spirit River	School	2,000.00	Frame	Unknown
Edmonton	Hospital	469.40	Frame	Explosion
Edmonton	University Campus Buildings	28.10	Frame	Petroleum and its products

TABLE No. 5
LOSSES CAUSED BY LIGHTNING

Month	Location	Occupancy	Building	Contents	Total
May	Drumheller	Holst Room	\$ 59.85	—	\$ 59.85
	Barrhead	Barn	102.00	—	102.00
	Carstairs	Dwelling	60.00	—	60.00
	Champion	Dwelling	72.75	—	72.75
	Red Deer	Mercantile	—	26.18	26.18
June	Innisfail	Dwelling	10.00	12.50	22.50
	Bentley	Dwelling	131.78	—	131.78
	Derwent	RCMP Barracks	—	24.05	24.05
July	Derwent	Store	135.00	—	135.00
	Taber	Lumber casing water tank	125.00	—	125.00
August	Red Deer	Dwelling	89.40	—	89.40
	Edmonton	Garage	597.75	—	597.75
	Barrhead	Dwelling	105.00	—	105.00
	Ferintosh	Barn	25.00	—	25.00
	Medicine Hat	Dwelling	10.50	—	10.50
	Red Deer	Dwelling	—	11.95	11.95
	Fabyan	Dwelling	1,010.50	135.75	1,146.25
	Rocky Mtn. House	School	547.68	23.50	571.18
	Leduc	Barn	200.00	—	200.00
	Morrin	Dwelling	500.00	—	500.00
September	Lacombe	Dwelling	113.20	1.50	114.70
	Sibbald	Dwelling	402.86	—	402.86
	Red Deer	Dwelling	230.15	—	230.15
	Calgary	Chicken House	200.00	—	200.00
	Calgary	Dwelling	109.00	36.00	145.00
October	Edmonton	Dwelling	30.00	—	30.00
	Wetaskiwin	Dwelling	70.00	—	70.00
	Knee Hill Valley	Barn	18.65	—	18.65
October	Lethbridge	Dwelling	50.00	—	50.00
	Total		\$5,006.07	\$271.43	\$5,277.50

TABLE No. 6
FIRE LOSSES BY PROPERTY CLASSIFICATION

Property	Number of Fires	Total of Damage
1. Brick, etc., Dwellings - protected.....	32	\$ 28,241.33
2. Frame, etc., Dwellings - unprotected.....	848	266,017.51
3. Brick and Frame, etc., Dwellings - unprotected	276	229,102.32
4. Farm Risks	336	288,653.30
5A. Churches	7	15,305.04
5B. Hospitals and Sanatoria.....	5	922.24
5C. Public Halls	24	61,385.56
5D. Schools and Educational Institutions.....	18	27,104.30
5E. All other Institutional Buildings.....	6	18,788.95
6. Warehouses of all kinds.....	41	901,459.43
7. Retail Stores	151 (Buildings Only)	214,610.53
	(Contents Only)	311,374.52
8. Hotels	59 (Buildings Only)	63,367.54
	(Contents Only)	48,529.62
9. Food Plants, Distilleries, etc.....	12	128,845.69
10. Flour Mills and Grain Elevators.....	12	249,334.01
11. Oil Risks, Oil Tanks, etc.....	21	127,650.49
12. Saw and Shingle Mills.....	11	41,438.43
13. Lumber Yards	4	57,150.29
14. Woodworkers	Nil	Nil
15. Metal Workers - Garages.....	94	149,247.22
16. Mining Risks	8	13,882.84
17. Railway Property, Light and Power Plants.....	7	14,772.77
18. Miscellaneous Manufacturing Premises.....	33	136,593.77
19. Miscellaneous Non-Manufacturing Premises.....	172	240,382.65
Total	2,177	3,634,160.35
Additional 5% for Unreported losses		181,708.01
Grand Total.....		\$ 3,815,868.36

TABLE No. 7
CAUSES OF FIRES

Causes	Number of Fires	Total of Damage
51. Chimneys, Flues, Cupolas and Stacks.....	66	\$ 60,789.07
52. Stoves, Furnaces, Boilers and their pipes.....	155	186,700.50
53. Hot Ashes, coals and open fires.....	35	20,054.95
54. Sparks on roofs — wooden shingles, fabricated roofs.....	17	26,180.45
55. Exposure fires	125	231,429.64
56. Smoking (Cigarettes, cigars, carelessness in smoking).....	537	126,874.51
57. Matches	76	58,505.60
58. Lights (Other than electric).....	9	5,703.61
59. Electricity (Appliances)	121	58,861.70
60. Lightning (unrodded buildings)	29	5,277.50
61. Spontaneous Combustion	31	213,984.51
62. Petroleum and its products.....	113	145,682.13
63. Incendiarism	4	1,307.40
64. Miscellaneous	254	745,413.59
65. Motion Picture Ignition (Films).....	1	20.00
66. Unknown	583	1,743,314.97
67. Radiants	21	6,060.22
Total	2,177	3,634,160.35
Additional 5% for Unreported Loss.....	108	181,708.01
Grand Total.....	2,285	\$ 3,815,868.36

TABLE No. 8
LARGEST LOSSES DURING THE YEAR

Location	Occupancy	Loss	Causes
Medicine Hat.....	Old Peoples Home.....	\$ 17,482.80	Natural gas explosion
St. Paul.....	Municipal Office.....		
	Co-op Store, S/D Office.....	125,000.00	Unknown
Stettler.....	Warehouse.....	15,000.00	Unknown
Calgary.....	Furniture Manufacturing.....	21,067.03	Unknown
Leduc.....	Theatre.....	13,863.90	Coal gas expl'n.
High Prairie.....	Offices.....	18,591.57	Unknown
Pekisko.....	Farm Buildings.....	15,250.00	Unknown
Bluesky.....	Store.....	15,900.00	Unknown
Kegsuin Siding.....	Coal Mine.....	11,073.39	Flame thrower
Rocky Mtn. House.....	Planing Mill.....	21,000.00	Unknown
Morrin.....	Store and Warehouse.....	21,900.00	Unknown
Calgary.....	Bakery.....	11,788.27	Oven exploded
Edmonton.....	Plywood Factory.....	12,667.00	Hot air pipes
Calgary.....	Garage.....	10,000.00	Flammable material placed on garage heater
Edmonton.....	Hotel.....	10,000.00	Unknown
Myrnam.....	Elevator.....	15,729.60	Unknown
Edmonton.....	Saw Mill.....	11,000.00	Spark from slab fire
Edmonton.....	Elevator.....	85,692.00	Unknown
Elk Point.....	Garage.....	11,597.18	Short circuit
Calgary.....	Hotel and Warehouse Storage.....	25,127.70	Unknown
Calgary.....	Barns.....	13,800.00	Rubbish
Calgary.....	Office and warehouse.....	12,300.00	Gas flame
Calgary.....	Hotel.....	26,451.00	Unknown
Edmonton.....	Machine shop.....	14,935.00	Molten metal lodging in wall
Beaverlodge.....	Stores, garage, cafes.....	170,000.00	Cigarette
Glendon.....	Implement shed.....	10,866.58	Unknown
Medicine Hat.....	Farm dwellings.....	17,342.50	Unknown
Del Bonita.....	Drilling equipment.....	46,886.34	Motor belts overheated
Tawatina.....	Garage.....	11,133.85	Unknown
Glendon.....	Store.....	42,533.00	Unknown
Legal.....	Warehouse.....	19,353.00	Unknown
Edmonton.....	Factory.....	10,201.21	Unknown
Calgary.....	Mattress Factory.....	34,000.00	Children with matches
Calgary.....	Apartments and Bowling Alleys.....	32,999.30	Unknown
Edmonton.....	Block.....	12,521.70	Unknown
Edmonton.....	Dwelling.....	20,900.00	Cigarette
Lac la Biche.....	Hotel, stores, cafes.....	80,000.00	Exposure fires
Lloydminster.....	Drilling equipment.....	11,639.22	Natural gas ignition
Acme.....	Lumber yards.....	39,229.09	Unknown
Riley.....	Creamery.....	15,520.00	Unknown
Edmonton.....	Storage.....	188,510.51	Unknown
Calgary.....	Office and warehouse.....	444,709.90	Paint remover ignited
Woolford.....	Elevator.....	24,652.03	Unknown
Edmonton.....	Store.....	10,361.68	Unknown
Hanna.....	Derrick.....	10,000.00	Static spark
Spirit River.....	Elevators.....	305,516.41	Unknown
Redwater.....	Hotel and Poolroom.....	50,000.00	Faulty Chimney
Calgary.....	Workhouse.....	22,000.00	Unknown
Edmonton.....	Storage.....	18,510.62	Unknown
Leduc.....	Warehouse and Garage.....	70,000.00	Explosion
Rocky Mtn. House.....	Store.....	20,043.00	Furnace
Nose Creek.....	Packing Plant.....	100,000.00	Explosion

TABLE No. 8—(Continued)

Location	Occupancy	Loss	Causes
Athabasca.....	General Store.....	52,000.00	Natural gas explosion
Thorsby.....	Store and Warehouse Beauty Parlor Seed Growers Office Agriculture Office Radio Shop.....	70,000.00	Careless disposal of cigarette
Coleman.....	Store, Dwelling, Restaurant, Hall and Theatre.....	60,000.00	Explosion of coal gas
Total.....		\$2,578,646.38	

TABLE No. 9

INSPECTIONS AND ORDERS ISSUED

Number of cities, towns and villages visited and inspected.....	379
Number of orders to remedy conditions (written).....	1,948
Number of orders to remedy conditions (verbal).....	1,512

Character of Orders Issued:

Repair or install fire alarm systems.....	106
Improve housekeeping conditions.....	251
Provide approved fire extinguishing equipment.....	283
Install red lights or signs over exits.....	68
Provide panic bolts for exit doors.....	25
Build brick chimneys.....	22
Replace worn out or properly support stovepipes.....	52
Clean stovepipes and chimneys.....	39
Discontinue the use of gasoline for cleaning purposes.....	61
Replace faulty electric wiring to conform with C. E. Code.....	66
Build outside stairway-type of fire escape.....	99
Remove debris or flammable material.....	11
Provide proper clearance between hot stovepipes and woodwork or other flammable material.....	102
Construct metal hood over restaurant stoves, or clean grease off metal hoods over stoves.....	83
Cut grass and weeds from around town property.....	26
Protect wooden floors under and in front of stoves.....	15
Remove gasoline barrels 300 feet from any building.....	44
Construct doorway exit to replace window exit.....	20
Change fire exit door to open outwards.....	47
Tear down dilapidated buildings.....	48
Discontinue filling gas barrels at retail pumps.....	4
Remove gasoline from mercantile premises.....	38
Remove hook fastenings from exit doors.....	26
Store petroleum products in underground tanks.....	31
Protect walls, floors and ceilings around heaters.....	11
Post directional Fire Exit Signs.....	72
Provide stand pipe and hose for fire protection.....	24
Clean oil and grease from electric motors.....	86
Remove obstructions to fire escapes.....	64
Oily rags, disposal of.....	24
Relocate fuel oil bulk station.....	19
Discontinue use of non-approved oil burning equipment.....	10
Recharge fire extinguishers.....	71

1,948

Special Inspections:	
Schools	45
Amusement Halls	5
Fuel Oil Warehouses	19
Government Buildings	6
Hospitals	5
Hotels	26
Garages and Service Stations	2
Theatres	3
Institutional Buildings	8
Commercial Buildings	8
	127
Fire Department Equipment	105
Convictions "The Fire Prevention Act"	1

TABLE No. 10
FIRE INVESTIGATIONS

Number of fires investigated (Departmental Investigations only)	120
Number of Informations Laid Reported to Department	3
Number of Convictions	3
Stay of Proceedings entered	Nil
Incendiary	6
Suspected Incendiary	14
Convictions	3
Committed to Mental Institutions	2

Mileage:

Mileage by car (including inspections)	82,456
Mileage by train	11,672
	94,128

TABLE No. 11
DEATHS CAUSED BY FIRE IN THE PROVINCE OF ALBERTA IN 1948

Name	Age	Place and Cause of Death
Eva Fenske	86 years	Haven of Rest, Medicine Hat, Asphyxia, multiple burns, suffocation from smoke.
Margaret H. Hoffman	80 years	Haven of Rest, Medicine Hat, Asphyxia, multiple burns, suffocation from smoke.
Isabel Leach	73 years	Haven of Rest, Medicine Hat, Asphyxia, multiple burns, suffocation from smoke.
Ludmila Novak	82 years	Haven of Rest, Medicine Hat, Asphyxia, multiple burns, suffocation from smoke.
Dorothy Reiger	91 years	Medicine Hat, bronchitis, acute capillary, smoke inhalation.
Joseph Grogil	80 years	Lundbreck, near total cremation when home burnt down.
Sandra M. Halverson	2½ years	Calgary, Carbon Monoxide gas fumes when home burnt.
Louise Bell McQueen	20 years	Calgary, Carbon Monoxide gas fumes when home burnt.
Alvin Oliver Benz	7 months	Caroline, burned to death in home.
Rose Esther Benz	22 years	Caroline, burned to death in home.
Nick Kruhlik		Waskatenau, Asphyxia and total burns.
Robert D. Lyle	4 months	Alix, burns, explosion of fuel oil can.
Victor W. Lyle	17 months	Lacombe, burns, explosion of fuel oil can.
Alice Maude Dunsmoor	29 years	Bowness, severe burns of body.
Keith J. Dunsmoor	3 years	Bowness, severe burns of body.
Beatrice A. Cleaver	42 years	Calgary, overcome by fumes from a fire in home.
Frances J. Cleaver	68 years	Calgary, overcome by fumes from a fire in home.
Satoo Charlie Ohama	31 years	Rainier, cremation, gasoline explosion in home.
Adolph A. Wiethold	43 years	Fairview, burned to death, trapped by fire in home.
Hilda Wiethold	41 years	Fairview, burned to death, trapped by fire in home.
Toon Wiethold	2 years	Fairview, burned to death, trapped by fire in home.
Margaret J. Lyle	45 years	Lacombe, extensive burns, house fire.
Pauline Hague	2 years	Raymond, suffocation and burns.
Robert Laing	57 years	Lethbridge, burns 40% of body. Can of weed killer exploded.
Elsie Oar	47 years	Wabasca, 3rd degree burns, fire in home.
Philippe Cloutier	21 years	Mcarns, gasoline burns.
Joy R. Doolittle	11 months	Olds, clothes on fire, children lighting fire with gasoline.
Shirley Jean Glasgow	8 years	Irma, burnt in home, child was lighting fire with gasoline.
John McPhedrian	80 years	Beverly, severe burns, shack on fire.
Betty Tehetter	2½ years	Granum, severe burns, clothing caught fire while playing near a burning rubbish pile.
Alexander Winnan	27 years	Lundbreck, burns, gasoline exploded, auto accident.
Dorothy Sharkey	29 years	Edson, extensive burns of body, home burnt down.
Angele Lacouvert	79 years	Indian cabin, burned to death.
Walter E. Fraser	20 months	St. Albert, burned to death in home.

TABLE No. 11—(Continued)

Linus P. Wybert	27 years	Hanna, shock and severe burns, explosion of oil well due to static electricity.
Nettie Cowan	39 years	Athabasca, cremation when store burnt.
Rodney Sharkey	5 years	Edson, burns of hands and face, home burnt down.
Isabella J. Munro	83 years	Innisfail, cremated when home burnt to ground.
Paul H. Nakamura	70 years	Raymond, suffocation by smoke when shack caught fire.
Margaret Stephenson	84 years	Glendon, severe burns, clothing caught on fire from stove.
Robert Young Laidlaw	64 years	Pincher Creek, extensive burns, gasoline exploded.
James F. Freeman	66 years	Edmonton, severe burns on entire body, house burnt.
Kenneth Gow	27 months	Vauxhall, child left alone at home, burned to death.
Elan Gow	13 months	Vauxhall, child left alone at home, burned to death.
Robert G. Robinson	32 years	Edmonton, over-exertion from fighting fire.
Rachel Tourangeau	3 years	Vermilion, children left alone at home.
Kathleen Tourangeau	1 year	Vermilion, children left alone at home.
Captain Arthur Simmons	58 years	Calgary, died after suffering injuries to the head in a fall when fighting fire.
Peter Lemoine	58 years	Tangent, burned in dwelling, probably upset heater while inebriated.

